

KombiMed Krankenhaus hospital coverage  
Supplemental benefits for those covered by statutory insurance

# The right hospital, the right doctor. I simply make my selection.

From a little comfort boost to private patient status at the hospital – you decide.

**DKV**

Deutsche Krankenversicherung



Ein Unternehmen der ERGO



**Freedom of choice makes the difference: The right hospital can enhance your ability to heal and improve your quality of life.**

Hospital medical care plays a significant role in the success of treatment and healing. Depending on the circumstances of an illness or accident, special treatment may sometimes be required.

- ✔ With private care, you meet the prerequisite for free choice of hospital and physician anywhere in Germany.
- ✔ This is how you as a statutory insurance patient can have the freedom to select the hospital that offers precisely the treatment and therapy you need. This is because the experience and competence of the physicians and nursing staff can be decisive for your healing and subsequent quality of life.

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# Hospital stays in Germany – some figures and facts.



**19.8 million patients**

were treated in German hospitals in 2018.

Once a person reaches the age of

**60,**

hospital stays increase.



**778,000 children**

were born in Germany in 2018.



Everyone **12. adults**  
experiences at least one accident  
every year.

Almost everyone **5. Accidents**  
has to go to the hospital at some point or other.



Examples of the cost of a hospital stay of

**12 days**

Reason: bypass surgery



Single room surcharge **€1,200**

Treatment by the chief physician **€9,000**

Statutory daily co-pay  
of €10 totals to **€120**



## The most frequent causes of a hospital stay.

- ✗ Heart disease (for example, heart attack, heart failure)
- ✗ Stroke/seizure
- ✗ Skull or brain trauma
- ✗ Back pain/slipped disc
- ✗ Lung inflammation
- ✗ Knee joint arthrosis








## Childbirth – the happiest reason for a hospital stay

Childbirth is the most common reason why women visit and stay in a hospital. Especially at such a significant and intimate moment, you want to feel in good hands at the hospital. And, of course, to receive the best possible care.

## Statutory coverage. Good basic protection.

In Germany, you are particularly well cared for through statutory health insurance. But good care alone is not always the best possible care.

- ✗ As a statutory insurance patient, you are limited in your choice of hospital.
- ✗ The statutory health insurer is entitled to participate in the hospital selection to reduce costs.

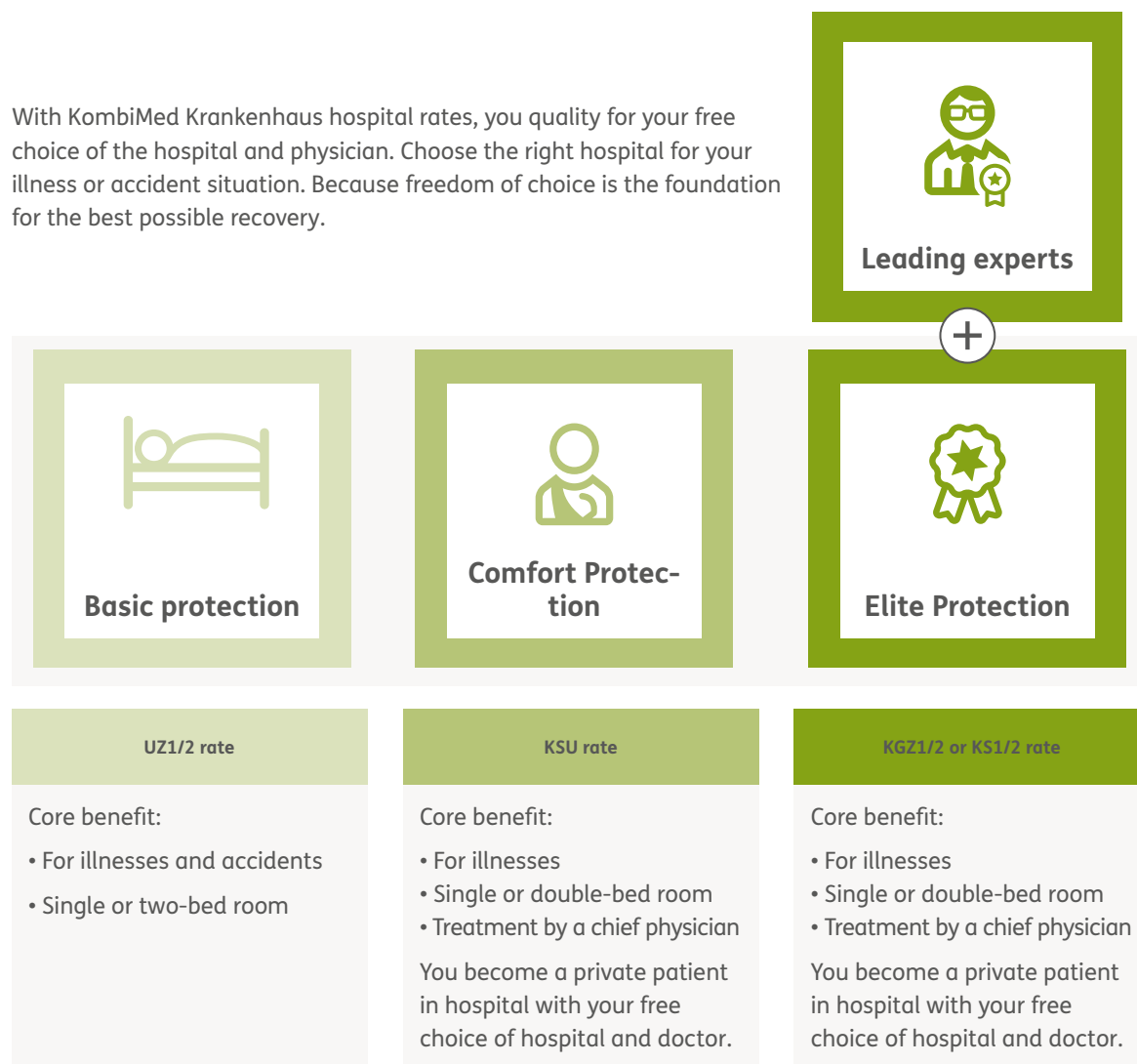
Selected service areas in hospital (in-patient benefits)	Statutory health insurance coverage includes
 Choice of hospital	You are limited in your choice of hospital. Statutory health insurance can play a role in the selection of a hospital to optimise costs.
 Doctor's care	provided by the doctor on duty (for example, ward physician).
 Diagnostics and therapy	Depending on the hospital that has been selected and recommended.
 Accommodation	Shared room For adults 18+ years of age: co-payment of 10 euros per day for up to 28 days per year.
 Second opinion	The right to a second opinion. In addition, many statutory health insurers offer a health line and collaborate with medical specialists.



# For the best possible treatment and care in hospital.

**Free choice – a crucial difference:  
The right hospital can enhance healing possibilities  
and your quality of life.**

With KombiMed Krankenhaus hospital rates, you qualify for your free choice of the hospital and physician. Choose the right hospital for your illness or accident situation. Because freedom of choice is the foundation for the best possible recovery.



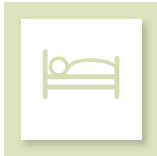
**Daily hospital allowance**



Can be combined with  
our Basic, Comfort, or  
Elite Protection

## Basic: Quiet and rest in a single or shared room.

### KombiMed Krankenhaus hospital coverage UZ rate



- If you do not wish to pay the extra charges for a single or two-bed room on your own.
- Treatment by the chief physician is not included in this rate.

#### Benefits:

- ✓ For illnesses and accidents.
- ✓ Private or double-bed room.
- ✓ Free choice of hospital. And private clinics as well: Statutory health insurance pays the mandatory benefit and we pay the surcharge for a single or double-bed room.
- ✓ Compensatory payment if the hospital cannot provide a single or double-bed room.
- ✓ Seeking a second opinion from a specialist.

#### Important to know:

- Expenses for general hospital services are not insurable even if statutory health insurance takes over your mandatory benefits.



# Comfort Private patient in the event of an accident.

## KombiMed Krankenhaus accident coverage KSU rate



- When you want the best possible hospital treatment and care in the event of an accident.
- You have the free choice of the hospital and doctor you want.

### Benefits:

- ✓ In case of accidents.
- ✓ Private or double-bed room.
- ✓ Free choice of physician – this even includes the chief physician.
- ✓ Free choice of hospital. Including private clinics: When statutory health insurance pays your mandatory benefits, we reimburse you for expenses associated with the remaining general hospital services.
- ✓ Compensatory payment if you waive treatment by a chief physician and a single or double-bed room.
- ✓ Fixed 200 euro amount for out-patient operations due to an accident.
- ✓ Assumption of statutory insurance surcharge costs.
- ✓ Seeking a second opinion from a specialist.





# Elite: Private patient in the event of illness or accident.

## KombiMed Krankenhaus hospital coverage KGZ and KS rates



- When it is important to have the best possible medical care in the event of illness or an accident.
- You have the free choice of the hospital and doctor you want.

### Benefits:

- |  |  |
|--|--|
| ✓ For illnesses and accidents.   | ✓ Compensatory payment if you waive treatment by a chief physician and a single or double-bed room. Children receive half with the KGZ rate. |
| ✓ Single or double-bed room.   | ✓ Fixed 200 euro amount for certain out-patient operations.  |
| ✓ Free choice of doctor This even includes the chief physician.  | ✓ Seeking a second opinion from a specialist.  |
| ✓ Free choice of hospital. And private clinics as well: After statutory health insurance pre-payment, we reimburse you for the expense of remaining general hospital services. |  |

## What is the difference between the KGZ1/2 and KS1/2 rates?

The two top rates are identical in their core benefits. The difference lies primarily in how the premium is calculated. The information on pages 12 and 13 will show you which rate best fits your situation.



### Our tip:

Combine Elite Protection with the KombiMed Best Care KBCK rate – for certain illnesses, the fastest way to find leading experts!



# Accept no delays when serious illness is involved – get an appointment with leading experts within just 5 working days.

After a specific serious diagnosis – for example, cardiac arrhythmia, herniated disc or a tumour in adults – we'll arrange an appointment for our Best Care policyholders with a leading expert in Germany within just 5 working days (Monday to Friday) if hospitalisation is required.

Also available for children and young people: the only one of its kind on the market!

The leading experts are among the best specialists in their field nationwide. If treatment and recovery are to be successful, the best possible therapy is indispensable.

You're not on your own when things become critical – our services are your safety net in hard times.



We'll arrange an appointment for you with a leading expert in Germany within just 5 working days (Monday to Friday).



Should an operation prove necessary, we will organise an appointment for your operation with a leading expert.



Obtain a detailed second opinion for further treatment.



Lump sum of 500 Euros to use at your discretion. For example to cover expenses such as travel to a leading expert or the costs of an outpatient consultation.



## Who are the leading DKV experts?

- Our leading experts are recognised specialists in their field in Germany. They have an excellent reputation and work in clinics and hospitals with the best possible medico-technical equipment.
- We collaborate with approximately 100 leading experts.



## Personal care from the Best Care service team

- Each patient is assigned their very own personal "counsellor". This way, you can discuss any additional questions you might have.
- Your personal counsellor will take care of all of the organisation and planning for your consultation with a leading expert.

Telephone: +49 (0)800 3746-065 – Email: [Bestcare@dkv.com](mailto:Bestcare@dkv.com)



## Are you interested in finding out more detailed information about Best Care?

Then visit our online portal at [www.dkv.com/best-care](http://www.dkv.com/best-care) or use the QR code.

In the online portal, for example, you'll find a list of the conditions that entitle you to Best Care benefits.



# Daily hospital allowance: extra compensation for your hospital stay.

## KombiMed daily hospital allowance KKHT rate



- For each day of full in-patient treatment in hospital, you are required to pay a statutory daily co-pay of 10 euros for up to 28 days per year.
- But family travel costs as well as phone or television costs, or even buying a daily newspaper, can add up.
- Your daily hospital allowance can cover these extra costs.

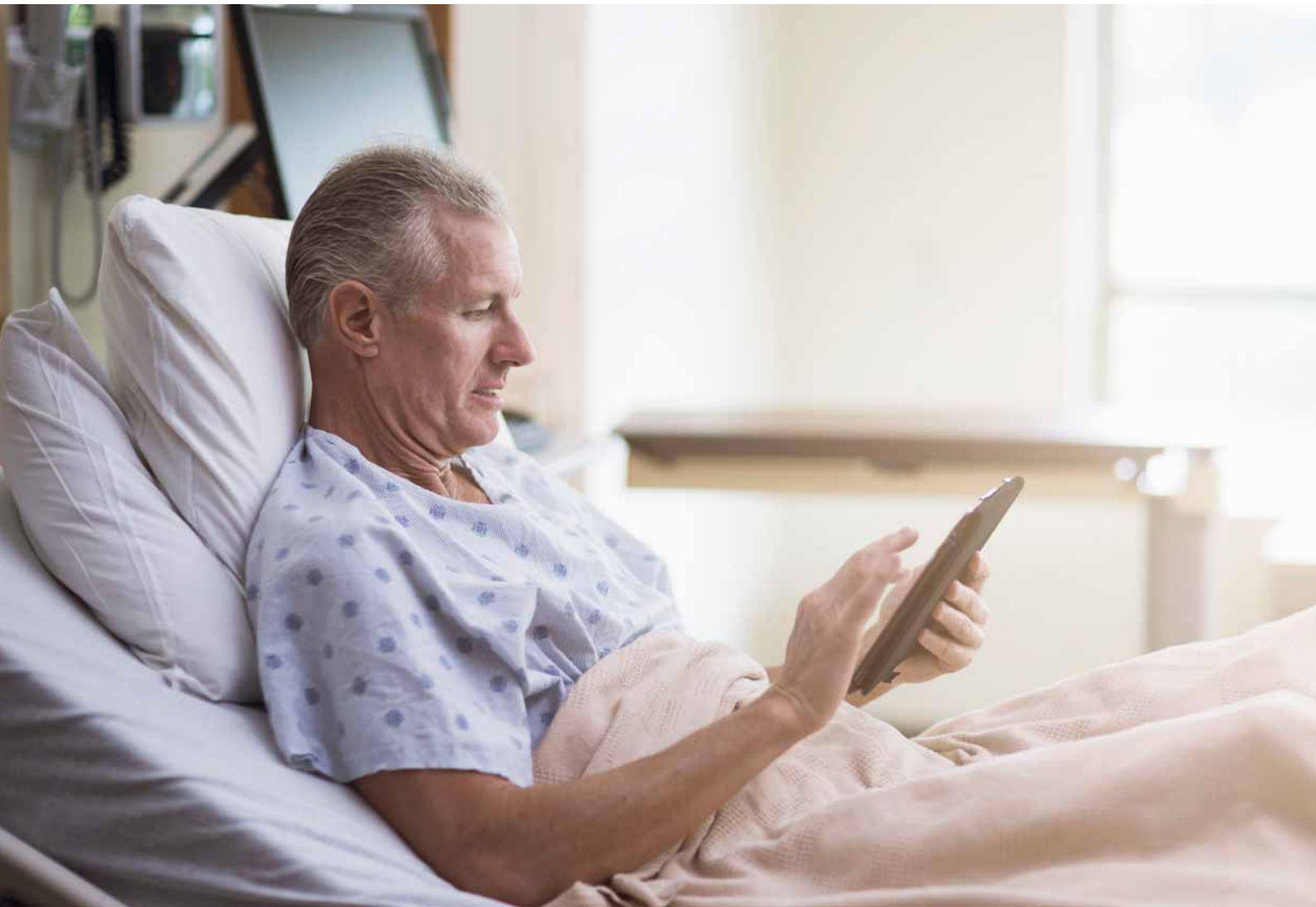
### The exceptional benefits:

✓ Daily allowance from the first to last day of your hospital stay.

✓ Unlimited in duration for full in-patient rehabilitation treatment.

✓ Double the predetermined daily allowance to allow children up to age 14 to be accompanied in hospital.

✓ We pay the daily rate up to 28 days over three years for preventative measures



# What is the difference between the KGZ and KS rates?

Both rates feature the same benefits. The differences lie in how the premium is calculated and the duration-restricted insurance coverage in the KS rate.



## Which rate is right for me?

### KombiMed Krankenhaus hospital coverage KGZ rate:

- ✓ At the start, the premium is higher than in the KS rate.
- ✓ Savings components are built into the premium calculation to provide pre-financing for hospital costs that increase as you become older.
- ✓ This is why there is no premium increase for older age groups.
- ✓ Can be purchased at any age.
- ✓ Also suitable for children and youth.

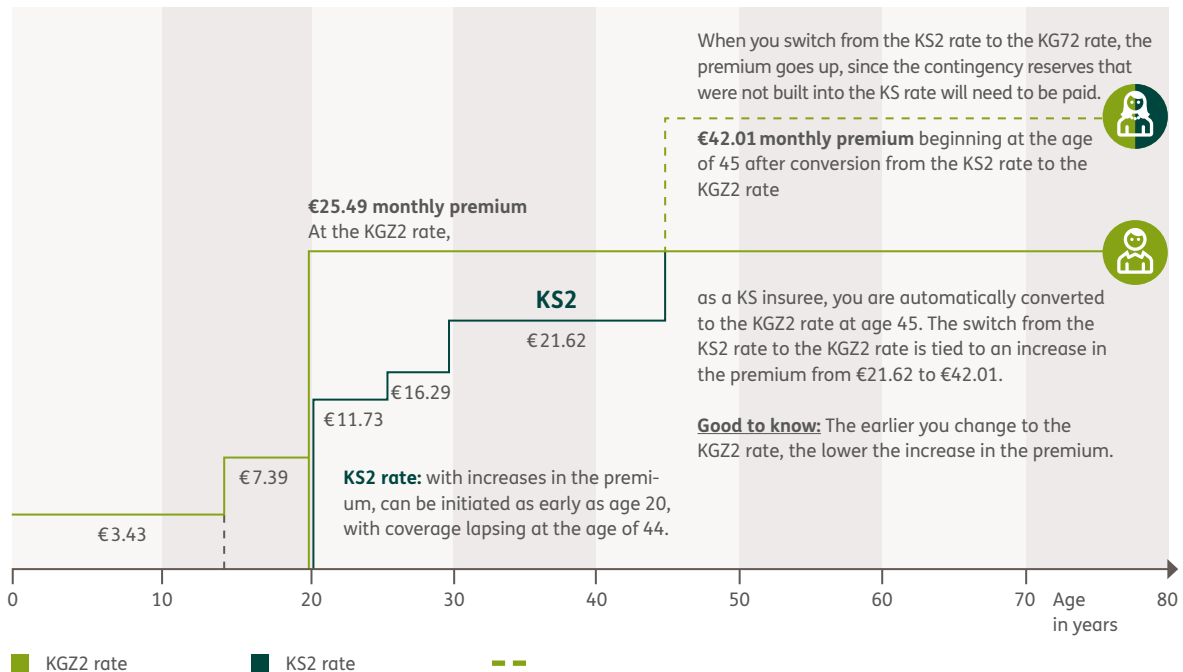
### KombiMed Krankenhaus hospital KS rate:

- ✓ At the start, the premium is lower than in the KGZ rate since no savings components are built into the premium calculation.
- ✓ This is why the premium gradually increases as you become older.
- ✓ Insurance coverage under the KS rate terminates at the end of the calendar year of your 44th birthday. Conversion to the KGZ rate occurs automatically.
- ✓ We facilitate this conversion without a new waiting period or a new health examination. Your KGZ rate premium is based on your age at the time of conversion.
- ✓ Those between the ages of 20 and 39 are eligible to initiate coverage at the KS rate.

### Important to know

- ✓ Converting from the KS rate to the KGZ rate leads to a significant rise in your premium.
- ✓ The premium for the KGZ rate is based on your age at the time of conversion.

## Example: How does your premium change for the KS2 or KGZ2 rates?



Version: July 2021 (individual insurance premiums).

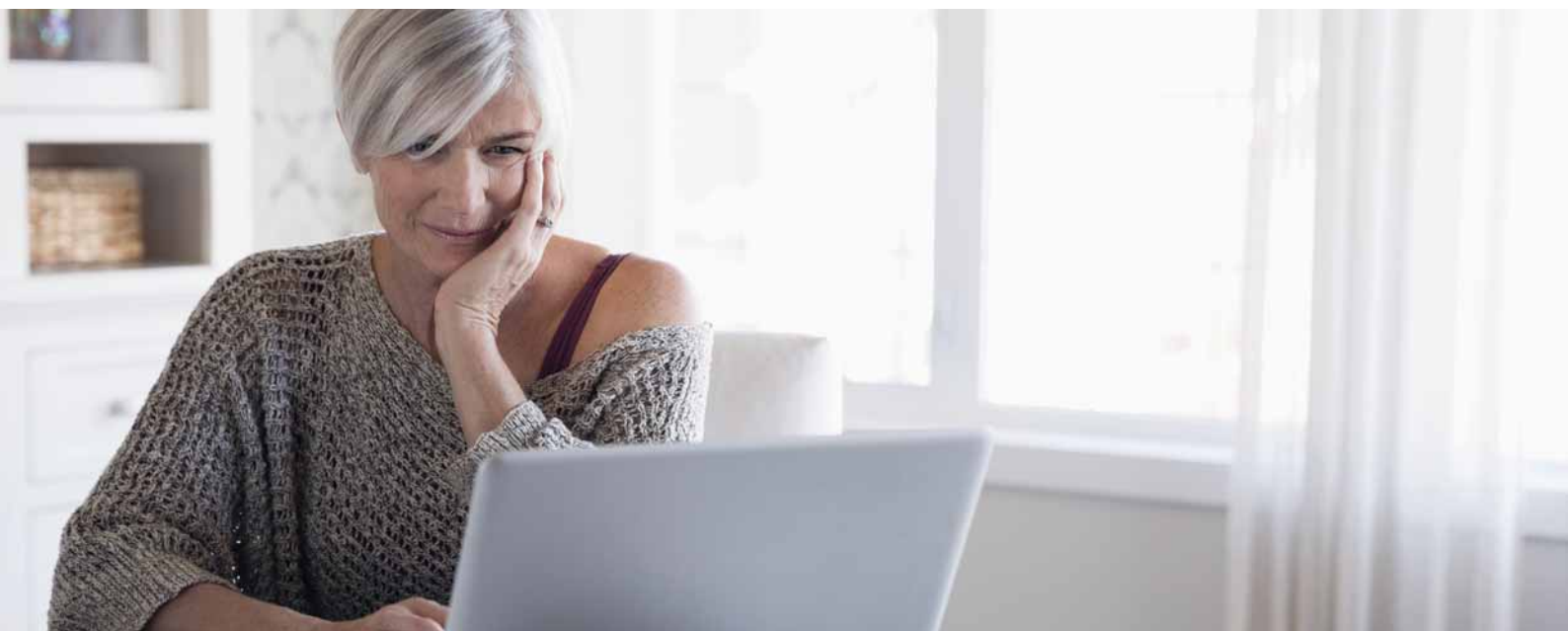


Martina S. purchases insurance at the KS rate at the age of 20 and later switches over to the KGZ rate at the maximum age of 45. At the start, you take advantage of a lower premium. Compared to Peter L., however, she pays a higher premium in the KGZ rate beginning at the age of 45. She is required to make up for not having created a contingency reserve when she first purchased the insurance.



Peter L. purchases insurance at the KGZ rate at the age of 20. Here, he pays a higher premium for the first 25 years. Savings components are built into the premium calculation which provide pre-financing for hospital costs that increase as you become older. This is why there is no premium increase for older age groups. Beginning at the age of 45, in contrast, his premium is lower than the premium paid by Martina S.<sup>1</sup>

<sup>1</sup>For this example, we selected a contract length from age of 20 to 80. The insured preselected a double-bed room and free choice of doctor in both rates.





# What sets DKV apart: A high level of performance, fairness and first-class service.

- ✓ DKV is one of the leading private health insurance companies.
- ✓ We are the market leader in the area of private supplemental insurance.
- ✓ We believe in financial strength, security and first-class products.

**DKV – the no. 1 for private supplemental insurance**

**We consistently receive very good ratings for our product and service solutions. And we've done so for years.**


**In a consumer survey by Focus Money (April 2020), the DKV app was named the top app in the “Insurer with Customer Portal” category.**

# We're there for you – whether it's in person or online.

Use our health service benefits at any time during your contract.

## “My DKV” app

Would you like to see all relevant health information at a glance and have digital access to medical bills? Or resolve organisational issues concerning your insurance? Simply use our “My DKV” app., which, of course, meets the most current legal standards (E-Health Act).

- ✓ Submit bills.
- ✓ Access the “My insurance” customer portal.
- ✓ Update address/bank information.
- ✓ Compare prices of medications.
- ✓ Electronic health files (elektronische Gesundheitsakte - eGA) – for all relevant health information (medical documents, visits to doctors, vaccinations, medications, check-ups).

“Top App”  
according to  
Focus Money



Download the DKV app for iOS and Android now!



## DKV Health Line

Receive competent advice concerning medical issues and your health.

- ✓ Are you looking for help in finding a hospital or specialist?
- ✓ Would you like to have a complete understanding of a diagnosis?
- ✓ Do you have questions regarding diseases, medications or diagnosis or treatment methods?



You can call the toll-free DKV Health Line at **0800 3746-444**

## Special conditions for specific occupational groups, in company group insurance and through cooperation with statutory health insurance plans.

We insure the largest number of reputable occupations. These include medical healing professions, freelance professionals, independent employees and executives in over 200 professional organisations and associations. Our partners in corporate group insurance are well-known firms that include many DAX® 30 companies.



## We currently hold successful cooperative agreements with 12 statutory health insurers.

- AOK Hessen
- Audi BKK
- BKK Voralb
- BIG direkt gesund
- KARL MAYER Betriebskrankenkasse
- Mobil Krankenkasse
- vivida BKK
- BKK Stadt Augsburg
- VIACTIV Krankenkasse
- energie-BKK
- Salus BKK
- BKK Verkehrsbau Union (VBU)

## Take advantage of exclusive special conditions.

Whether your insurance is through a cooperating statutory health insurance provider or a group policy, you benefit from many advantages:

- ✓ Attractive premiums.
- ✓ Guaranteed acceptance for insurable persons.
- ✓ Immediate insurability with no waiting time for rates involving health-related questions.
- ✓ Identical conditions for family members and life partners.

Special conditions make these care options even more advantageous to you:

- ✓ Comprehensive health insurance.
- ✓ Supplemental insurance as an extension of statutory health insurance protection.
- ✓ Daily sickness allowance insurance for when you are unable to work.
- ✓ Long-term care insurance when caregiving is needed.
- ✓ Protection while travelling abroad.

# Our benefits in detail – KombiMed Hospital supplemental insurance (Individual insurance)

Product details are described in the General Terms and Conditions (GT&Cs), where benefits are arranged by type and scope.

The following benefits apply to the KombiMed Krankenhaus hospital UZ, KKHT and KBCK rates:

We do not provide benefits for events that occur before the insurance policy has been approved and purchased. This is assumed if in-patient hospital treatment (UZ, KKHT, KBCK rates) or preventative measures or rehabilitation treatment (KKHT rate) were discussed as possible treatment alternatives between the doctor and the insured person. This discussion would need to have taken place within 24 months prior to purchasing the policy on the occasion of the diagnosis (diagnoses) that triggered the insured event.

Features	KombiMed Krankenhaus hospital coverage KS1 rate KS2 rate	KombiMed Hospital KGZ1 rate KGZ2 rate
<b>Section 2 - Insurable group</b>	Statutory insurees who purchase policies between the ages of 20 and 39.	Statutory insurees.
<b>Special feature</b>	<p>Insurance coverage under the KS rate terminates at the end of the calendar year of your 44th birthday.</p> <p>Conversion to the KGZ rate occurs automatically.</p> <p>We facilitate this conversion without a new waiting period or a new health examination.</p> <p>Your KGZ rate premium is based on your age at the time of conversion.</p> <p>Should you wish not to convert your policy, you must inform us of this within two months of receiving the policy adjustment. In this case, the insurance is terminated at the point of conversion.</p> <p><u>Please note:</u></p> <ul style="list-style-type: none"> <li>– The KGZ rate allows you to build a contingency reserve for your senior years. The reserve acts as pre-financing to counter the increased cost of illnesses as you become older.</li> <li>– The KS rate does not have such a contingency reserve, and the premium is therefore lower.</li> <li>– Converting from the KS rate to the KGZ rate therefore leads to a significant increase in your premium.</li> <li>– Your KGZ rate premium is based on your age at the time of conversion.</li> </ul>	
<b>Doctors' services</b>	100 % care by a private doctor including a chief physician.	
<b>Accommodation</b>	100 % for a one- or double-bed room (KGZ1/KS1 rate). 100 % for a double-bed room (KGZ2/KS2 rate).	
<b>Compensatory daily hospital allowance (KHT)</b>	25 euros (KGZ1/KS1) or 20 euros (KGZ2/KS2) if you waive care by a private physician and the single- or double-bed room. Under the KGZ1 or KGZ2 rates or KS1/KS2 rates, children receive half of the allotted amount.	

Features	KombiMed Krankenhaus hospital coverage	
	KS1 rate KS2 rate	KGZ1 rate KGZ2 rate
<b>Patient transfer</b>	100 % for patient transfer to and from the nearest suitable hospital.	
<b>Choice of hospital</b>	Freedom to choose a hospital, including private hospitals.	
<b>Out-patient operations</b>	A 200 euro flat rate benefit for specified out-patient operations to use as you see fit.	
<b>Assumption of costs remaining after general hospital services</b>	<p>Costs can remain if the patient selects a hospital but the doctor is affiliated with a different hospital.</p> <p>After statutory health insurance pre-payment, we reimburse you 100 % for the expenses of remaining general hospital services.</p>	
<b>Telephone, television, Internet and radio</b>	Costs of connection and availability are included. Telephone unit charges, for example are not covered.	
<b>Premium exemption</b>	Exemption from premiums for hospital stays beginning with the 92nd day under certain restrictions.	
<b>Services</b>	Our Health Line experts respond to your questions concerning medical topics, physician care, etc.	
<b>Schedule of fees</b>	<p>Doctors' services are covered up to the maximum rates in the Physicians and Dentists Schedule of Fees (GOÄ) and the calculation criteria stated there.</p> <p>Under certain conditions, expenses beyond the respective maximum limits may be coverable.</p>	
<b>Area of application</b>	Coverage unrestricted in duration is provided during your temporary stays in other European Union Member States as well Participating States in the European Economic Area and in Switzerland. Benefits will be reimbursed up to the amount that would have been provided had you been treated in Germany. In all other countries, insurance coverage is not provided.	<p>For temporary stays within Europe, insurance coverage is unrestricted in duration.</p> <p>For temporary stays outside Europe, insurance coverage is restricted in duration. This is based on the length of time the policy has been active.</p> <ol style="list-style-type: none"> <li>1. If coverage has been in place for less than 12 months: a maximum of one month with a further two-month extension if the stay is prolonged due to necessary medical treatment.</li> <li>2. If coverage has been in place at least 12 months: a maximum of six months with a further two-month extension if the stay is prolonged due to necessary medical treatment.</li> </ol> <p>An extension of the stay for necessary medical treatment is defined as a situation where the insured cannot sustain the return trip without a risk to their health.</p>
<b>Waiting periods</b>	<p>The general wait time extends to 3 months. It is waived in the event of an accident.</p> <p>Special waiting periods (for example, for childbirth or psycho-therapy) are extended to 8 months.</p>	



### Monthly premiums in euros – individual policies

(Version: 01/07/2017 for the KS1/2 rate; 01/07/2021 for the KGZ2 rate; 01/07/2021 for the KGZ1 rate)

#### KombiMed KS rate:

- Once an insured person reaches the age of 24, 29, 34 or 39, the premium of the subsequently higher age group will apply after the start of the following calendar year.

#### KombiMed KGZ rate:

- Once an insured person reaches the age of 14 or 19, the premium of the subsequently higher age group will apply after the start of the following calendar year.

Rate	KS1 rate	KS2 rate	KGZ1 rate	KGZ2 rate
Age	Male/female	Male/female	Male/female	Male/female
0-14 years	–	–	4.71	3.43
15 years	–	–	10.96	7.39
16 years	–	–	10.96	7.39
17 years	–	–	10.96	7.39
18 years	–	–	10.96	7.39
19 years	–	–	10.96	7.39
20 years	15.52	11.73	37.55	25.49
21 years	15.52	11.73	38.38	26.05
22 years	15.52	11.73	39.24	26.63
23 years	15.52	11.73	40.14	27.24
24 years	15.52	11.73	41.04	27.84
25 years	23.36	16.29	41.96	28.46
26 years	23.36	16.29	42.88	29.08
27 years	23.36	16.29	43.82	29.70
28 years	23.36	16.29	44.76	30.34
29 years	23.36	16.29	45.69	30.95
30 years	32.37	21.62	46.59	31.55
31 years	32.37	21.62	47.44	32.14
32 years	32.37	21.62	48.26	32.71
33 years	32.37	21.62	49.06	33.27
34 years	32.37	21.62	49.89	33.84
35 years	32.37	21.62	50.75	34.44
36 years	32.37	21.62	51.63	35.05
37 years	32.37	21.62	52.54	35.68
38 years	32.37	21.62	53.48	36.33
39 years	32.37	21.62	54.48	37.03
40 years	32.37	21.62	55.54	37.75
41 years	32.37	21.62	56.67	38.52
42 years	32.37	21.62	57.86	39.34
43 years	32.37	21.62	59.13	40.20
44 years	32.37	21.62	60.44	41.09
45 years	–	–	61.81	42.01
46 years	–	–	63.24	42.98
47 years	–	–	64.73	43.99
48 years	–	–	66.28	45.04
49 years	–	–	67.88	46.11
50 years	–	–	69.51	47.21
51 years	–	–	71.19	48.34
52 years	–	–	72.92	49.51
53 years	–	–	74.70	50.71
54 years	–	–	76.53	51.93
55 years	–	–	78.41	53.20
56 years	–	–	80.34	54.49
57 years	–	–	82.33	55.83
58 years	–	–	84.38	57.21
59 years	–	–	86.46	58.60
60 years	–	–	88.57	60.01
61 years	–	–	90.69	61.44
62 years	–	–	92.85	62.89
63 years	–	–	95.04	64.36
64 years	–	–	97.23	65.83
65 years	–	–	97.44	65.96
66 years	–	–	99.67	67.44
67 years	–	–	101.91	68.93
68 years	–	–	104.17	70.43
69 years	–	–	106.40	71.91
70 years	–	–	108.60	73.36

Features	KombiMed Krankenhaus hospital coverage UZ1 rate UZ2 rate	KombiMed Krankenhaus Unfailing accident coverage KSU rate
<b>Doctors' services</b>	These benefits are not covered in this rate.	100 % care by a private doctor including a chief physician.
<b>Accommodation</b>	100 % for a single- or double-bed room (UZ1) or the double-bed room (UZ2 rate).	100 % for a single- or double-bed room
<b>Compensatory daily hospital allowance (KHT)</b>	50 euros in compensatory daily hospital allowance (UZ1) or 25 euros (UZ2) if the hospital cannot provide separately chargeable accommodation.	25 euros in compensatory daily hospital allowance for if you choose to waiver the care of a private physician and accommodation in a single- or double-bed room.
<b>Transportation costs</b>	This benefit is not covered in this rate.	100 % for patient transfer to and from the hospital within a range of 100 km.
<b>Choice of hospital</b>	Participating statutory health insurance hospitals (GKV), private clinics only with GKV pre-payment.	Free choice of hospital, including private hospitals.
<b>Out-patient operations</b>	This benefit is not covered in this rate.	A 200 euro flat rate benefit for specified accident-related out-patient operations to use as you see fit.
<b>Supplementary payment</b>	This benefit is not covered in this rate.	100 % for the statutory supplementary payment for full in-patient hospital treatment.
<b>Assumption of costs remaining after general hospital services</b>	This benefit is not covered in this rate.	Costs can remain if the patient selects a hospital but the doctor is affiliated with a different hospital. After statutory health insurance mandatory pre-payment, we reimburse you 100 % for the expenses of remaining general hospital services.
<b>Telephone, television, Internet and radio</b>	Costs of connection and availability are covered. Unit charges - for example, telephone charges - are not covered.	Costs of connection and availability are included. Telephone unit charges, for example are not covered.
<b>Premium exemption</b>	This benefit is not covered in this rate.	Exemption from premiums for stays in hospital beginning with the 92nd day under certain restrictions.
<b>Services</b>	Our Health Line experts respond to your questions concerning medical topics, physician care, etc.	Our Health Line experts respond to your questions concerning medical topics, physician care, etc. You also have the option of obtaining a second medical opinion from accident specialists.

Features	KombiMed Krankenhaus hospital coverage UZ1 rate UZ2 rate	KombiMed Krankenhaus accident coverage KSU rate
<b>Schedule of fees</b>	This benefit is not covered in this rate since doctors' services are not covered.	Doctors' services are covered up to the maximum rates in the Physicians and Dentists Schedule of Fees (GOÄ) and the calculation criteria stated there.  Under certain conditions, expenses beyond the respective maximum limits may be coverable.
<b>Area of application</b>	Coverage unrestricted in duration is provided during your temporary stays in other European Union Member States as well Participating States in the European Economic Area and in Switzerland. Benefits will be reimbursed up to the amount that would have been provided had you been treated in Germany. In all other countries, insurance coverage is not provided.	
<b>Waiting periods</b>	The general wait time extends to 3 months. This is waived in the event of an accident. Special waiting periods (for example, for childbirth or psycho-therapy) are extended to 8 months.	There are no waiting periods.

### Monthly premiums in euros – individual policies

(Version: 01/07/2021 for the KSU rate) (Version: 1/7/2019 for the UZ1 rate; 1/7/2018 for the UZ2 rate)

Rate	KSU rate	UZ1 rate	UZ2 rate
Age	Male/female	Male/female	Male/female
0-19 years	4.30	9.41	2.49
20-29 years	6.40	12.57	3.80
30-39 years	6.60	18.53	5.24
40-49 years	6.70	17.81	5.09
50-59 years	8.30	23.19	7.06
60-69 years	14.10	35.56	12.03
70-79 years	24.20	58.73	23.12
80-89 years	36.00	91.75	42.53
90-99 years	44.60	99.34	47.07

KSU rate; Once an insured person reaches the age of 19, 29, 39, 49, 59, 69, 79, 89, 99 or 109, the premium of the subsequently higher age group will apply after the start of the following calendar year.

UZ rate; Once an insured person reaches the age of 19, 29, 39, 49, 59, 69, 79 or 89, the premium of the subsequently higher age group will apply after the start of the following calendar year.

Features	KombiMed Krankenhaustagegeld daily hospital allowance KKHT rate
<b>Daily hospital allowance</b>	You receive the predetermined daily allowance for each day of full in-patient <ul style="list-style-type: none"> <li>• hospital treatment.</li> <li>• rehabilitation programmes.</li> <li>• preventative measures.</li> </ul>
<b>Duration of the benefit</b>	We pay the daily rate for the full duration of the full in-patient stay including the day of arrival and day of departure. The duration of benefits is unlimited for full in-patient hospital treatments and rehabilitation procedures. We pay the daily rate up to 28 days over three years for preventative measures.
<b>Partial measures or those occurring before or after the in-patient stay</b>	We do not provide a daily hospital allowance for partial measures or those occurring before or after the in-patient stay.
<b>Daily hospital military allowance</b>	100 % of the predetermined daily hospital allowance if the full in-patient treatment is performed in a hospital of the Federal Armed Forces. 50 % of the predetermined daily hospital allowance if the full in-patient treatment is performed in a military medical facility.
<b>Accompanying child caregiver</b>	For insured children up to their 14th birthday, we double the daily allowance if the child is accompanied by a caregiver (such as a parent). We pay double the daily allowance for the duration of the stay by the accompanying caregiver.
<b>Premium exemption</b>	Exemption from premiums for hospital stays beginning with the 92nd day under certain restrictions.
<b>Services</b>	Our Health Line experts respond to your questions concerning medical topics, physician care, etc.
<b>Area of application</b>	For temporary stays within Europe, insurance coverage is unrestricted in duration if Germany is the customary place of residence.  For temporary stays outside Europe, insurance coverage is valid for six months (maximally for two additional months if the return journey cannot be undertaken due to health risks).
<b>Waiting periods</b>	The general wait time extends to 3 months. It is waived in the event of an accident. Special waiting periods (for example, for childbirth or psycho-therapy) are extended to 8 months.

### Monthly premiums in euros – individual policies

(Version: 01/04/2019) Daily allowance 5 euros

Rate	KKHT rate
Age	Male/female
0-14 years	0.97
15-19 years	1.09
20-29 years	0.93
30-39 years	1.12
40-49 years	1.28
50-59 years	2.33
60-69 years	4.05
70-79 years	6.95
80-89 years	10.18
90-99 years	10.77

Once an insured person reaches the age of 14, 19, 29, 39, 49, 59, 69, 79 or 89, the premium of the subsequently higher age group will apply after the start of the following calendar year.

Features	KombiMed Best Care KBCK rate
<b>Miscellaneous</b>	The success of medical treatment depends on the qualification and experience of the physicians as well as on the technical sophistication of a medical clinic. In critical cases, it may be important to engage renowned experts as promptly as possible. Leading experts as defined in this rate are physicians who are recognised within their areas of specialisation. They have entered into a contractual cooperative relationship as with DKKV.
<b>Expert services</b>	For certain serious illnesses, we engage a qualified leading expert in the relevant specialisation. Should an operation be required, we arrange for the leading expert to perform this operation. In the absence of the need for an operation, the expert service involves making a justified referral for further treatment.
<b>Scheduling an appointment within five working days</b>	We ensure that within a maximum of five days (Mondays to Fridays) after the required medical documentation is received: – the insured will be admitted to the hospital where the chosen leading expert practises or – pre-in-patient consultation will take place at the leading expert's medical office.
<b>Flat-rate expense reimbursement</b>	You will receive 500 euros to use without having to present any receipts (as you see fit) to cover such expenses as travel or hotel costs related to the consultation with the expert.
<b>Flat-rate compensation</b>	You will receive an additional 500 euros in flat-rate compensation if the five-day time period cannot be satisfied.
<b>Costs of treatment</b>	The costs of recommending an expert as well as those for treatment and operation are not covered in this rate.
<b>Special condition for children and youth</b>	Prior to their 20th birthday, insureds may have recourse to our services related to the following serious illnesses: – chronic physical (bodily) conditions (such as diabetes or rheumatism) – congenital malformations (such as heart valve defects) – malignant tumours (such as leukaemia) – benign tumours of the nervous system – complications from injuries incurred in accidents
<b>Special condition for adults</b>	Beginning at their 20th birthday, adult insureds may have recourse to our services related to the following serious illnesses: – malignant tumours (such as lung cancer) – benign tumours of the nervous system – heart diseases (such as arrhythmia) – vascular diseases – spinal conditions (such as herniated disc) – illness/injury involving the knee joint (such as cruciate ligament rupture) – complications from injuries incurred in accidents
<b>Area of application</b>	The insurance coverage is valid within Germany. Please make sure that the expert you select provides services in Germany.
<b>Waiting periods</b>	The general waiting time extends to three months and does not apply to accidents.
<b>When can the KBCK rate be selected?</b>	The KBCK can only be selected once in-patient health insurance protection is in place for the relevant services. The coverage must include the following services: – at minimum, accommodation in a double-bed room. – treatment by a private physician (such as the chief physician) up to the maximum rates in the Schedule of Fees.
<b>A note to statutory insureds regarding expert recommendation</b>	For holders of statutory health insurance (GKV), it may so happen that the GKV will not assume the costs of expert recommendation. The flat-rate expense package can also be used for this purpose.

#### Monthly premiums in euros – individual policies (Version: 01/04/2020)

Rate	Best Care KBCK rate
Age	Male/female
0-59 years	3.90
for those over 60 years of age	11.10

Once an insured person reaches the age of 59, the premium of the subsequently higher age group will apply after the start of the following calendar year.



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