

KombiMed Out-patient

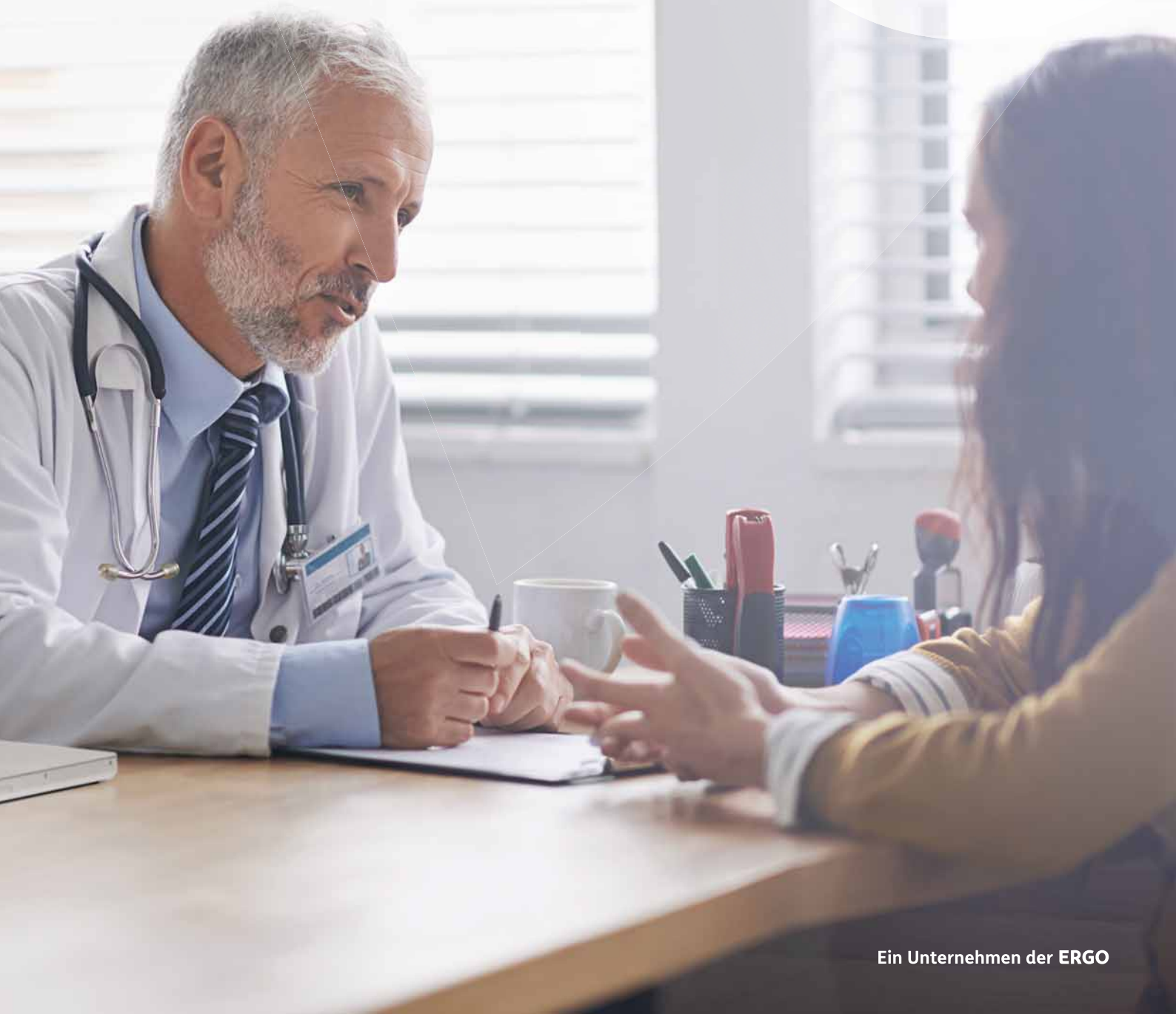
Supplemental benefits for those covered by statutory insurance

Your prescription against high deductibles.

Reduce your deductible expense for eyeglasses, preventative care, medications, naturopathic treatment and more.

DKV

Deutsche Krankenversicherung



Ein Unternehmen der ERGO



Health in the balance

Health is a lifestyle: It involves making yourself stronger and taking responsibility for your own well-being. People are increasingly deciding to become more proactive in adopting a healthy lifestyle. Beyond having access to good medical care, check-ups and prevention are also important.

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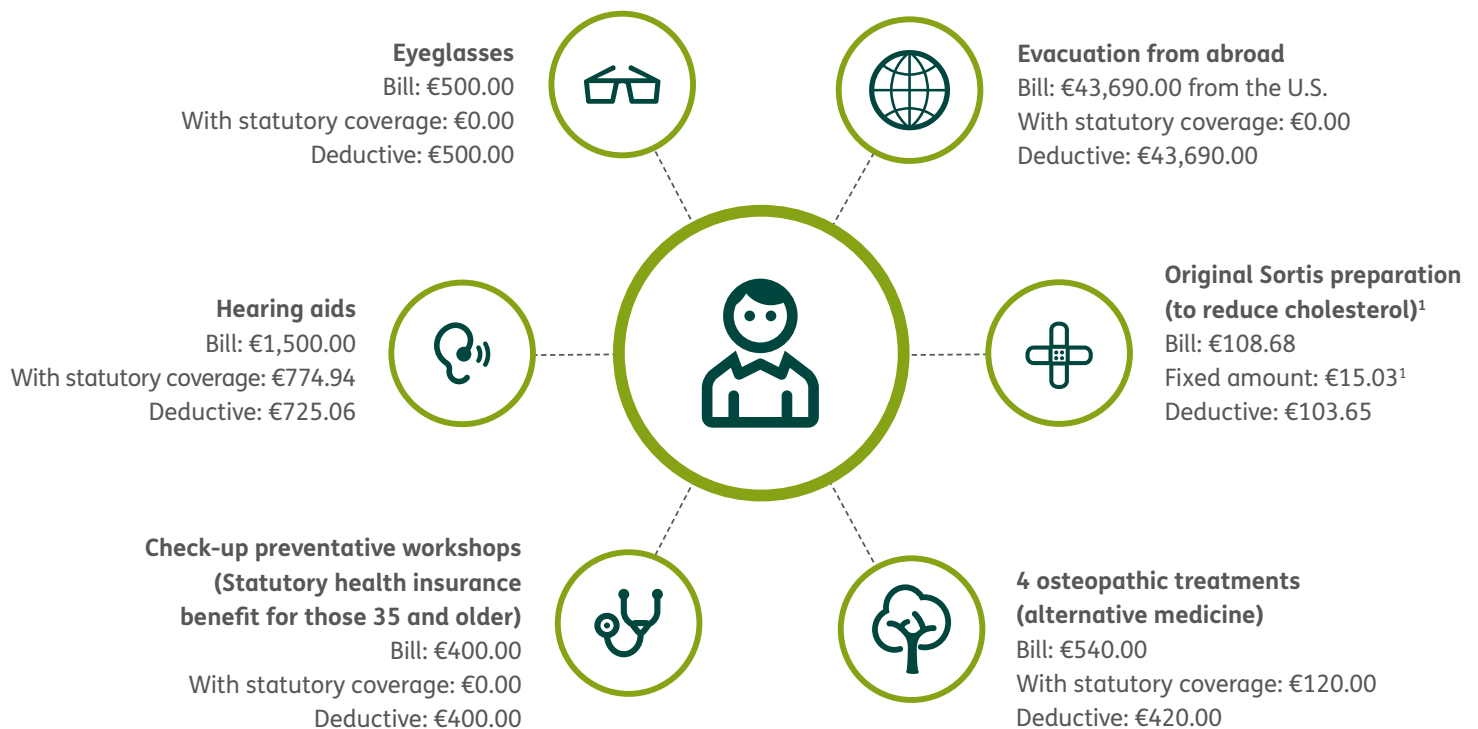
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At the doctor's, optician or pharmacy: What co-payments can you expect?

The benefits of your statutory health insurance cover you in the event of illness. But when you want additional or more comprehensive benefits, statutory coverage quickly reaches its limits. With the help of a few examples, we'd like to show you just what this can entail.



¹less 10.00 euros co-pay.

Good reasons to have private care.

When you have private supplemental insurance, you always enjoy the feeling of having exactly the benefits you want. Our care solutions cover many financial gaps in statutory health insurance coverage and promote your health.

Overview of selected benefits of our care solutions:

	✓ Benefits for glasses, contact lenses or LASIK surgery.		✓ Preventative measures beyond the statutory time limits.
	✓ We cover the costs of prescription and non-prescription medicines.		✓ Treatments by alternative practitioners.
	✓ Attendance at preventative workshops.		✓ Protection while travelling abroad.

Statutory coverage. Good basic protection.

Selected areas of medical benefits (out-patient benefits)	Statutory health insurance coverage includes:
 <p>Vision aids Such as eyeglasses, contact lenses</p> <p>Laser eye surgery Refractive eye surgery: LASIK, LASEK and lens replacement</p>	<p>Covered only on an exceptional basis You are required to cover the costs yourself. Health insurance coverage only in rare instances such as for children and the severely visually impaired.</p> <p>In principle, costs for laser eye surgery are not covered.</p>
 <p>Medications and dressings such as pharmaceuticals, compresses, support bandages</p>	<p>Prescription medications The health insurance provider sets fixed amounts for the reimbursement of medication costs. The health insurance benefit is derived from the fixed amount minus 10% of the sales price - a minimum of 5 euros and a maximum of 10 euros. If the price of a prescribed medication is higher than the fixed amount, you pay the difference between the sales price and the fixed amount in addition to the co-payment (5 euros up to max. 10 euros).</p> <p>No benefits for over-the-counter medications You bear the entire cost for non-prescription medications and dressings.</p>
 <p>Health aids such as insoles, wheelchairs</p> <p>Hearing aids</p>	<p>Costs covered only for basic options You pay 10% of list price – a minimum of 5.00 and a maximum of 10.00 euros. For basic health aid options. You bear the extra expense of especially costly options.</p> <p>You receive a maximum fixed amount of 784.94 euros for a hearing aid, less the co-pay of 10 euros.</p>
 <p>Preventative care such as supplemental early cancer screening for women such as early detection and check-ups for children and youth</p>	<p>Coverage of precisely defined examinations As a statutory health insurance patient, you are entitled to coverage for regular check-ups regardless of your sex or age. These are approved at different intervals. Outside these defined periods and for additional preventative examinations, you are required to bear these costs.</p>
 <p>Alternative medicine such as homoeopathic practitioners</p>	<p>No coverage for homoeopathic practitioners Statutory health insurance cannot provide reimbursement for the costs of a homoeopathic practitioner. Cost reimbursement is possible only for doctors with appropriate additional training in “natural medicine”.</p>
 <p>Therapeutic remedies such as physical therapy, manual therapy, massages, speech therapy and occupational therapy</p>	<p>Statutory health insurance covers 90 % Statutory coverage amounts to 90 %, with payment of the remaining 10 % plus 10 euros per prescription to be paid by you.</p>
 <p>Preventative workshops such as exercise, nutrition, stress management, relaxation, use of addictive substances</p>	<p>No standard assumption of workshop fees Cost coverage for preventative workshops varies from one statutory health insurer to another. Sometimes coverage is limited to a certain number of workshops per year.</p>
 <p>Travelling abroad For example, at the doctor's, in hospital or using necessary medical transportation to return home.</p>	<p>Treatment abroad can be a costly private endeavour. Insurance coverage exists in many European countries, but statutory health insurance reimburses only those doctor or hospital costs associated with treatment in Germany. And medically necessary evacuation from abroad can involve enormous costs. These are not covered by statutory health insurers. Statutory health insurance covers the cost of many immunisations. But frequently, this only applies to work-related travel to a country with high infection risks.</p>

Your advantage for healthy living.

If you wish to safeguard and promote your health, our KombiMed preventative care options are precisely the right thing for you. They cover many financial gaps in statutory coverage and offer modern benefits that promote good health. From Basic to Elite Protection, coverage that includes such features as check-ups and screenings.

	Basic Protection	Comfort Protection	Elite Protection
	KombiMed Vision aids KSHR	KombiMed Health aids KHMR	KombiMed Comfort Balance KABN/KAZ
Check-ups, prevention, immunisations			✓
Laser vision correction			✓
Alternative medicine (physicians, naturopaths)			✓
Therapeutic remedies			✓
Medications and dressings			✓
Health aids and hearing aids		✓	✓
Vision aids	✓	✓	✓
Coverage while abroad	✓	✓	✓

A glowing smile at significant savings!

- Combine the KombiMed Balance rate with a DKV Zahn supplemental dental insurance policy and achieve double the savings.
- On one hand, you take advantage of a lower premium with the Balance rate to reduce the deductible to 0 % for your dental bill.
- For years, we have received excellent ratings from renowned journals for our dental rates.



Basic Protection – KombiMed Sehhilfen vision aids KSHR rate

80 % for vision aids:

- up to the age of 14, a maximum of 100 euros
- beyond the age of 14, a maximum of 200 euros every two years or in the event of a change in dioptre

No health-related questions

Health coverage for trips abroad of up to 3 months with 24-hour emergency service

Health Line

Comfort Protection – KombiMed health aids (KHMR rate)

90 % vision aids:

- up to the age of 14, a maximum of 300 euros
- beyond the age of 14, a maximum of 300 euros every two years or in the event of a change in dioptre

80 % for hearing aids: up to a maximum of 600 euros per hearing aid

80 % for other health aids: following statutory health insurance pre-payment, up to 300 euros per year

Health coverage for trips abroad of up to 3 months with 24-hour emergency service

Health Line

Elite Protection – KombiMed Balance (KABN/KABZ rate)

- 100 % for vision aids up to 300 euros within 24 months
 - 100 % for hearing aids: up to a maximum of 300 euros per hearing aid
 - 100 % for other health aids: up to 300 euros per year
 - 80 % for medications, dressings and health aids up to 600 euros per year.
 - 80 % for alternative medicine (physicians, naturopaths) up to 600 euros per year.
Lower reimbursement in the first 3 coverage years
 - 100 % for check-ups, immunisations and two preventative workshops up to 600 euros per year.
 - 100 % for refractive eye surgery (such as LASIK) up to 1,200 euros within 60 months.
Lower reimbursement in the first 3 coverage years
 - Health coverage for trips abroad of up to 3 months with 24-hour emergency service
 - Health Line
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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 when it comes to 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.

The IT trade magazine Chip compared and rated the digital offerings of health insurers (08.2021). DKV offers „top digital services“ and the best app in the comparison.

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).

**„Beste App“ says
IT trade magazine
Chip (8.2021).**



Download the DKV app for iOS and Android now!



DKV Health Line

Receive competent advice on 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 free DKV Health Line at **0800 3746- 444**

DKV Overseas Travel Service

Wherever you are in the world, we are always there for you. Our 24-hour emergency call service assists you in the search for German-speaking doctors or organises return transportation from abroad for the insured person.



You can call the DKV Overseas Travel Service at **+49 221 57894005**

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® 40 companies.



We currently hold successful cooperative agreements with 14 statutory health insurers.

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

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.
- ✓ The same 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 Ambulant supplemental out-patient insurance (Individual insurance).

Product details are described in the General Terms and Conditions (GT&Cs), where benefits are arranged by type and scope. Percentages relate to reimbursable expenditures, not to the amount on the invoice.

Features	KombiMed Sehhilfen vision aids KSHR rate	KombiMed Hilfsmittel health aids KHMR rate
Vision aids	80 % - Beginning at the age of 14 up to 200 euros once every 2 years for new glasses or contact lenses. If your vision changes by at least 0.5 dioptries in one eye, an earlier claim can be filed. - Up to the age of 14 up to 100 euros where medically necessary	90 % - Beginning at the age of 14 up to 300 euros once every 2 years for new glasses or contact lenses. If your vision changes by at least 0.5 dioptries in one eye, an earlier claim can be filed. - Up to the age of 14 up to 300 euros where medically necessary
Hearing aids	This benefit is not covered in this rate.	80 % for hearing aids: up to a maximum total of 600 euros per hearing aid.
Health aids other than vision and hearing aids	This benefit is not covered in this rate.	80 % up to 300 euros for prescribed medical aids per calendar year following pre-payment by statutory vision health insurance (GKV).
Treatment during stays abroad	100 % for out-patient, in-patient and dental treatments during temporary stays abroad of up to 3 months. Dental benefits only for basic pain-killing dental treatment and fillings. Scheduled treatments or those that could be expected prior to the start of travel are not covered.	
Medical evacuation from abroad	100 % for additional costs of evacuation from another country if arranged by DKV, otherwise 80 %. These reimbursement rates also apply to evacuation conducted because treatment in a hospital in the country abroad would be expected to extend beyond 2 weeks.	
Repatriation from another country/interment in another country	100 % for repatriation up to 10,000 euros, 100 % for interment in another country up to 10,000 euros.	
Area of application	Vision aids (KSHR, KHMR), hearing aids and health aids (KHMR) are offered as follows: For temporary stays in European Union Member States within the European Economic Area or in Switzerland, insurance coverage is unrestricted in duration. Benefits will be reimbursed up to the amount that would have been provided had you been treated in Germany. Outside the EU, EEA and Switzerland, no insurance coverage applies. Benefits for coverage abroad (KSHR, KHMR) are offered as follows: If you temporarily stay abroad, whether for pleasure or business, you enjoy up to three months of insurance coverage. If you cannot return home during this time due to illness or the consequences of an accident, your insurance coverage lasts until you are able to be returned home.	

Waiting periods	The general wait time is 3 months. This is waived in the event of an accident and for benefits during stays abroad.
Services	Our Health Line experts respond to your questions concerning medical topics, physician care, etc. For trips abroad, you can contact us by using the 24-hour emergency call service.

Monthly premiums in euros – individual policies

(Version: 1/7/2018 for the KSHR rate, 1/7/2017 for the KHMR rate)

Rate	KombiMed Sehhilfen vision aids KSHR rate	KombiMed Sehhilfen vision aids KHMR rate
Age	Male/female	Male/female
0 – 19 years	3.66	8.16
for those over 19 years of age	5.39	10.44

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

We also provide you with the option of an additional individual module: **KombiMed Arzneimittel medication KAZM rate**

80 % up to a maximum of 1,000 euros per year for medically prescribed medications and dressings.

These include:

- medications and dressings not covered by statutory health insurance (private prescriptions such as expectorants and nasal spray),
- co-pays and other deductibles that can occur with a statutory insurance prescription (GKV).



Features	KombiMed Balance KAB rate
<p>The KAB rate includes the two rate levels KABN and KABZ. The only difference between these two rate levels is that under the KABZ rate level, insured persons have also arranged a KombiMed Zahn dental rate. At the KABZ rate level, this currently results in an advantage with your premium.</p> <p>Important to know: The premiums for the two rate levels can be different with respect to the same age group. For this reason, the current premium advantage of the KABZ rate level is not guaranteed. The amount of the premium advantage of the KABZ rate level can change over time depending on age or can even be eliminated.</p>	
Medications, dressings and therapeutic remedies	<p>80 % when the physician or alternative practitioner prescribes</p> <ul style="list-style-type: none"> - medications and dressings - therapeutic remedies (such as spas or massages). <p>These include logopaedic, podiatric, ergo-therapeutic and osteopathic services up to 600 euros per coverage year. These include medications, dressings and therapeutic remedies prescribed in the context of alternative medicine and legally required supplementary payments.</p>
Vision aids	<p>100 % for new glasses and contact lenses as well as repairs up to a total of 300 euros within 24 months.</p>
Hearing aids	<p>100 % for doctor-prescribed hearing aids (including statutory co-payments) up to 600 euros per hearing aid.</p>
Health aids other than vision and hearing aids	<p>100 % for doctor-prescribed aids (such as crutches or wheelchairs including statutory co-payments) up to 300 euros per coverage year.</p>
Alternative medicine (Alternative practitioners and naturopathic therapies in accordance with the Hufeland List)	<p>80 % for alternative medical treatments performed by a physician or alternative practitioner. All methods listed in the Hufeland List or Table of Charges for Alternative Practitioners are reimbursed.</p> <p>We pay up to a maximum of</p> <ul style="list-style-type: none"> - 100 euros in the initial coverage year - 200 euros in the second coverage year - 300 euros in the third coverage year - 600 euros in any further coverage year.
Refractive eye surgery	<p>100 % for physician services related to refractive eye surgery such as laser surgery or lens replacement up to a maximum of 1200 euros.</p> <p>Further reimbursement is possible after 60 months.</p> <p>In the first three years of coverage, a reimbursement scale comes into place:</p> <p>We pay up to a maximum of</p> <ul style="list-style-type: none"> - 200 euros in the initial coverage year. Further reimbursement is possible after 60 months. - 400 euros in the second coverage year if no benefit was paid in the initial coverage year. Further reimbursement is possible after 60 months. - 600 euros in the third coverage year if no benefit was paid in the first two coverage years. Further reimbursement is possible after 60 months.
Preventative examinations Vaccinations Health workshops	<p>100 % for</p> <ul style="list-style-type: none"> - out-patient screenings for the early detection of diseases even with no specific suspicion (such as green star, bone density measurement or early cancer screenings such as breast sonography for women) as well as screenings in accordance with programmes introduced by law independently of statutory health insurance age and intervals, - immunisations (also for personal and business travel) recommended by the Standing Vaccination Commission or the German Society for Tropical Medicine and International Health. - two preventative workshops per coverage year – may also be taken as an online course, Up to a maximum total of 600 euros per coverage year.

Treatment during stays abroad	100 % for out-patient, in-patient and dental treatments during temporary stays abroad of up to 3 months. Dental benefits only for basic pain-killing dental treatment and fillings. Scheduled treatments or those that could be expected prior to the start of travel are not covered.
Medical evacuation from abroad	100 % for additional costs of evacuation from another country if arranged by DKV, otherwise 80 %. These reimbursement rates also apply to evacuation conducted because treatment in a hospital in the country abroad would be expected to extend beyond 2 weeks.
Repatriation from another country/interment in another country	100 % for repatriation up to 10,000 euros, 100 % for interment in another country up to 10,000 euros.
Schedule of fees	Doctors' services are covered up to the maximum rates in the Physicians and Dentists Schedule of Fees (GOÄ) and the calculation criteria stated there.
Area of application	For temporary stays in European Union Member States within the European Economic Area or in Switzerland, insurance coverage is unrestricted in duration. 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. If you temporarily stay abroad, whether for pleasure or business, you enjoy up to three months of insurance coverage. If you cannot return home during this time due to illness or the consequences of an accident, your insurance coverage lasts until you are able to return home.
Waiting periods	The general wait time extends to 3 months. This is waived in the event of an accident and for benefits during stays abroad. For childbirth and psycho-therapy, the wait time extends to eight months.
Services	Our Health Line experts respond to your questions concerning medical topics, physician care, etc. During trips abroad, you can contact us by using the 24-hour emergency call service.

Monthly premiums in euros – individual policies (Version: 01/07/2017)

Rate	KombiMed Balance KABN rate	KombiMed Balance KABZ rate
Age	Male/female	Male/female
0--19 years	16.66	15.00
20--29 years	20.32	18.29
30--39 years	27.74	24.97
40--49 years	36.79	33.11
50--59 years	43.52	39.17
60--69 years	49.73	44.75
70--79 years	63.17	56.85
80--89 years	63.17	56.85
90--99 years	63.17	56.85

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.



We are always in your corner.

If you want to live your life on your own terms, you'll need someone to help you along the way, someone who can give you the security you need. We guide you into safe waters. When you have questions – no problem.

Your partner for insurance matters

If you have trouble reaching your partner for insurance matters, you are welcome to use our Customer Service Line.

Phone 0800 3746-444

Toll-free. Or from outside Germany at +49 221 57894005
(Costs vary depending on the rate of the respective international network operator or mobile phone service provider)

Fax 01805 786000

(14 cents/min. from the German landline network, max. 42 cents/min. from German mobile phone networks)

Would you like to learn more about what we can do for you?
Visit our website:

www.dkv.com

To explain insurance policies and benefits in a way that's clear and easy to understand – that is our commitment. Did we succeed? We welcome your comments at:

www.dkv.com/feedback

For more details, please consult our Conditions of Insurance.

If you no longer wish to receive our information and offers, you may revoke our use of your information for promotional purposes. Simply email us at service@dkv.com or call us at 0800 3746-444 (toll-free).

“This translation is only intended to contribute to a better understanding of the German text. Only the German version for marketing information is authoritative.”