

KombiMed Ambulant private out-patient KAMP rate
Supplemental benefits for those covered by statutory insurance

Be smart and combine your advantages. Covered by statutory insurance – and a doctor's private patient.

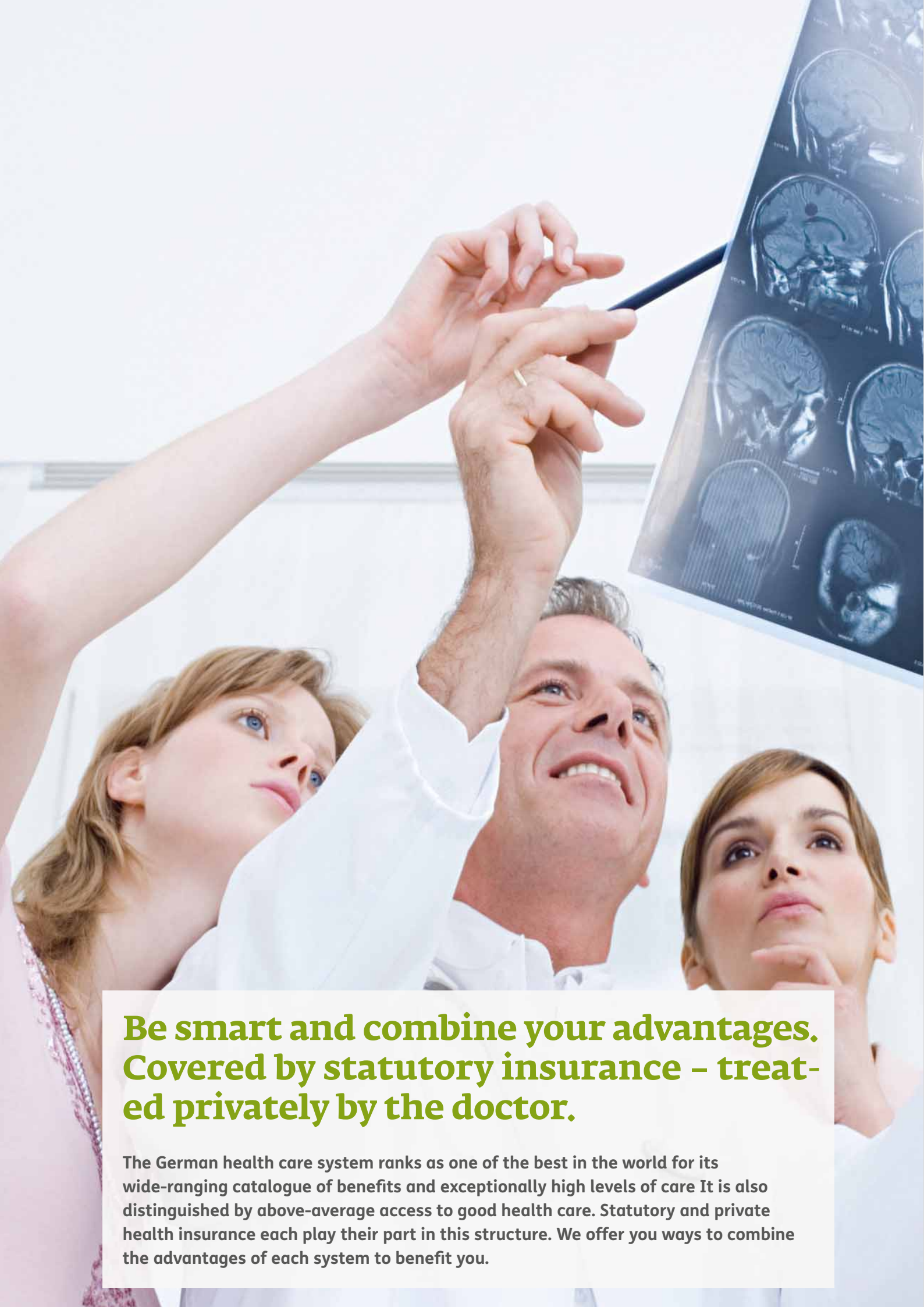
First-class benefits when it comes to your health.

DKV

Deutsche Krankenversicherung



A member of **ERGO**



**Be smart and combine your advantages.
Covered by statutory insurance – treated
privately by the doctor.**

The German health care system ranks as one of the best in the world for its wide-ranging catalogue of benefits and exceptionally high levels of care. It is also distinguished by above-average access to good health care. Statutory and private health insurance each play their part in this structure. We offer you ways to combine the advantages of each system to benefit you.

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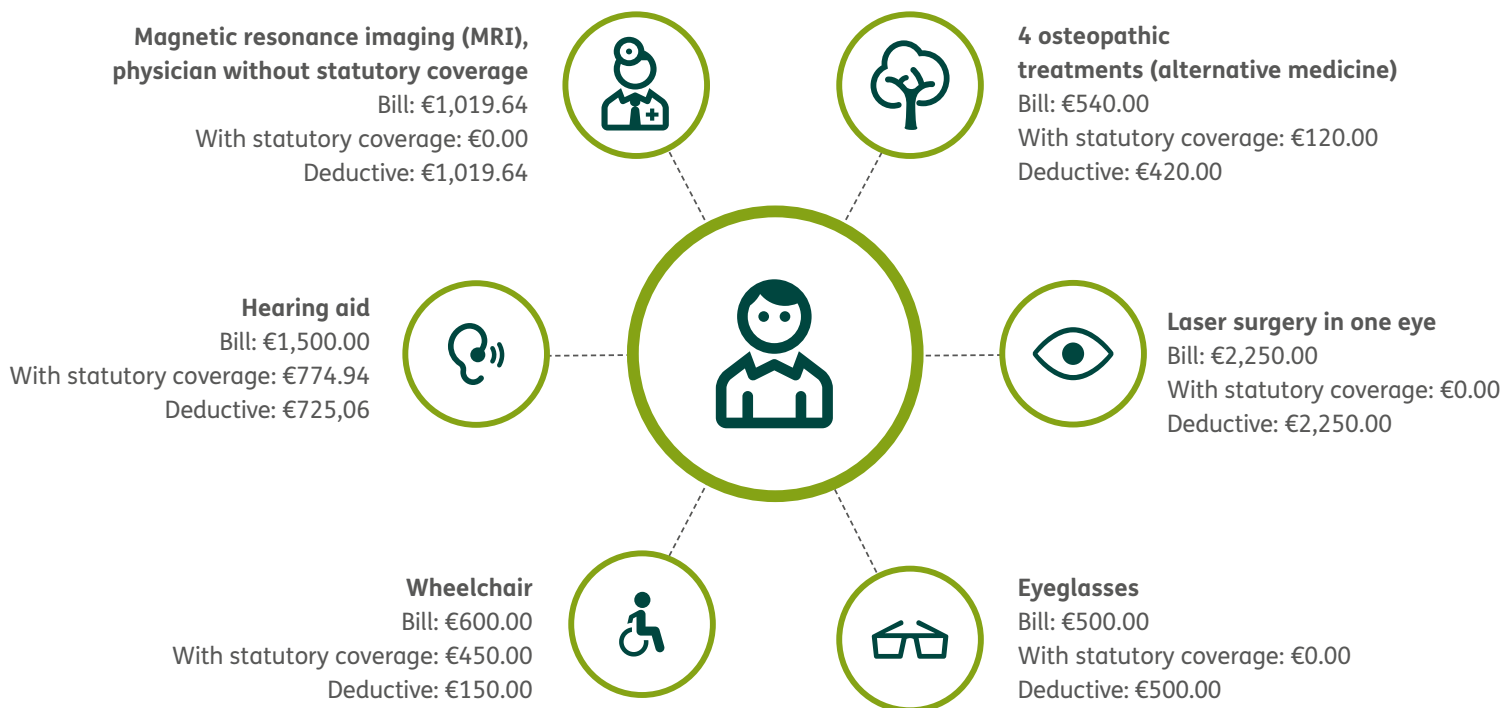
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At the doctor, optician or pharmacy: What co-payments can you expect?

Statutory health insurance offers good protection for your health. When it comes to your own health, however, merely good is often not good enough. As a private patient, you can count on top-notch benefits and the latest treatment methods.



A smart combination: Private medical treatment with statutory insurance coverage.

Imagine receiving private medical treatment with your statutory insurance coverage. Without giving up your health insurance company.

- ✓ You still have your statutory health insurance.
- ✓ You and your family retain all the rights and advantages of statutory insurance.
- ✓ You also have private insurance benefits covering private medical care.

Ensure your status as a private medical patient with the KAMP premium rate.

- ✓ Unrestricted choice of doctors – including private physicians – for the best in quality care.
- ✓ 100 % cost reimbursement for medical treatments, medications, therapeutic remedies and dressings as well as health aids.
- ✓ Check-ups or even alternative medicine.



Our tip: Expand your private medical coverage to include unrestricted choice of hospital and treatment by the chief physician as well as excellent dental care and dental prosthetics.

Protection under the law.

Good basic protection.

Selected medical service areas (out-patient services)	Statutory health insurance coverage includes:
 Doctor	Limited to approved providers, no private physicians.
 Vision aids such as eyeglasses, contact lenses  Laser eye surgery Refractive eye surgery: LASIK, LASEK and lens replacement	Covered only on an exceptional basis You cover the costs yourself. Health insurance coverage only in rare instances such as for children and the severely visually impaired. In principle, costs for laser eye surgery are not covered.
 Medications and dressings such as pharmaceuticals, compresses, support bandages	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). No benefits for over-the-counter medications You bear the entire cost for non-prescription medications and dressings.
 Health aids such as insoles, wheelchairs Hearing aids	Costs covered only for basic options You pay 10% of the 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. You receive a maximum fixed amount of 784.94 euros for a hearing aid less the co-pay of 10 euros.
 Preventative care such as supplemental cancer screenings for women such as early detection and check-ups for children and youth	Coverage of certain 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, you are required to bear the cost of the examinations.
 Alternative medicine such as homoeopathic practitioners	No coverage for homoeopathic practitioners Statutory health insurance cannot provide reimbursement for homoeopathic practitioner costs. Cost reimbursement is possible only for doctors with appropriate additional training in "natural medicine".
 Therapeutic remedies such as physical therapy, manual therapy, massages, speech therapy and occupational therapy	Statutory health insurance covers 90 % Statutory coverage amounts to 90 %, with payment of the remaining 10 % plus 10 euros per prescription left to be paid by you.
 Preventative workshops such as exercise, nutrition, stress management, relaxation, use of addictive substances	No standard assumption of workshop fees Cost coverage for preventative workshops varies from one statutory health insurer to another. Sometimes cost coverage is limited to a certain number of workshops per year.

Treatment by a private physician With the KombiMed Ambulant private out-patient KAMP rate



Become a private patient of and receive exclusive treatment from private doctors and specialists. Your access to modern treatments and the latest medical advances is assured. In emergency situations, this gives you the best chance of recovery. You remain covered by statutory health insurance.

Combined with statutory health insurance benefits, the private supplemental insurance KAMP rate offers you Elite Protection.

Overview of the most important benefits.

After statutory health insurance payment: 100 % for

- out-patient medical treatment and examination
- check-ups under programmes introduced by law
- vaccinations
- LASIK operation after prior approval
- naturopathic medicine in conformity with the Hufeland List including ordered medications up to 1,000 euros per coverage year
- homoeopathic practitioner benefits, including ordered medications up to 1,000 euros per coverage year
- other pharmaceuticals and dressings in unlimited amounts
- psychotherapy: 100 % for the first 30 sessions, 80 % beginning with the 31st session and 70 % beginning with the 61st session
- Therapeutic remedies such as spas or massages up to the maximum amount in the medicinal products rate table.
- Health aids such as crutches
- Hearing aids up to 1,000 euros
- Vision aids up to 500 euros within 24 months
- All statutory co-payments directly associated with the insurance benefits

Without statutory health insurance payment: 85 % for

- the benefits listed above

Features:

- psychotherapy: 85 % for the first 30 sessions, 70 % beginning with the 31st session and 50 % beginning with the 61st session
- hearing aids up to 850 euros

With the KAMP rate, you can optionally negotiate a premium-lowering deductible.

- ✓ You can choose a KAMP rate with or without a deductible. The deductible covers the calendar year.
- ✓ It is possible to switch from one individual rate variant to another at the beginning of each coverage year without the need for a new health examination.

Rate variants	KAMP/0	KAMP/1
Deductible		
Children/youth	0 euros	150 euros
Adults	0 euros	300 euros

Our tip: Preventative care is also important when it comes to dental and hospital benefits.

Supplement your Elite Protection with first-class preventative care for your teeth and for hospital stays.



Dental coverage

Even if you take excellent care of your teeth, every tooth becomes subject to disease sooner or later. When the dentist recommends a bridge, crown or prosthesis, you make the decision on quality care. This can result in high costs. Our KombiMed Zahnfamilie dental coverage offers the right insurance for every need. From small-scale solutions to 100 % Elite Protection.

For dental replacement

- ✓ Option to reduce the high costs all the way down to 0 %. Also for crowns, fillings and high-quality dental prosthetics.
- ✓ No statutory insurance pre-payment is required for reimbursement.

For dental treatments

- ✓ Professional dental cleaning for children/youth and adults.
- ✓ Orthodontic care for children/youth – and for adults involved in accidents.
- ✓ Adult bleaching treatments for gleaming-white teeth are also covered.



In hospital – free choice

With our exceptional KombiMed Krankenhaus hospital rates, you decide on the conditions when it comes to freely choosing a hospital and physician anywhere in Germany.

- ✓ Private patient hospital care.
- ✓ Free choice of hospital.
- ✓ Free choice of physician – even the chief physician.
- ✓ A private room or a room with a double bed.
- ✓ Access to our network of top experts.
- ✓ Daily hospital allowance for extra costs.



Here's how can you become the patient of a private physician. By answering "yes" to cost reimbursement.

When you visit the doctor, you present your statutory insurance card. This allows your doctor to bill your statutory health insurer directly. This is a well-known process known as "payment in kind".

As a holder of statutory health insurance, however, you are not bound to payment in kind. Your statutory health insurance plan also offers you the option of "cost reimbursement".



If you wish to become a private patient under the Elite Protection KAMP rate, it is essential that you select "cost reimbursement". This is mandatory if your benefits under the KAMP rate are to be managed and paid by us and your statutory insurance benefits are to be taken into account.

- Your doctor can only see you as a private patient if you have selected "cost reimbursement" in your statutory health insurance plan. In this way, you qualify for benefits beyond those set by your statutory health insurance.
- Without "cost reimbursement", we are unable to offer you insurance protection under the KAMP rate.
- You negotiate "cost reimbursement" at the start of the contract after you have finalised the KAMP rate.

How do I arrange for cost reimbursement?

1	Let your statutory health insurer know that you wish to be billed henceforth on a cost reimbursement basis. Many statutory health insurers have a special application form for this selection.
2	On the billing document, your commitment will be for at least a quarter of the calendar year.

You are required to apply for the following types of treatment through statutory health insurance:

	Physician services
	Doctor-prescribed services (medications and dressings, therapeutic remedies and aids)

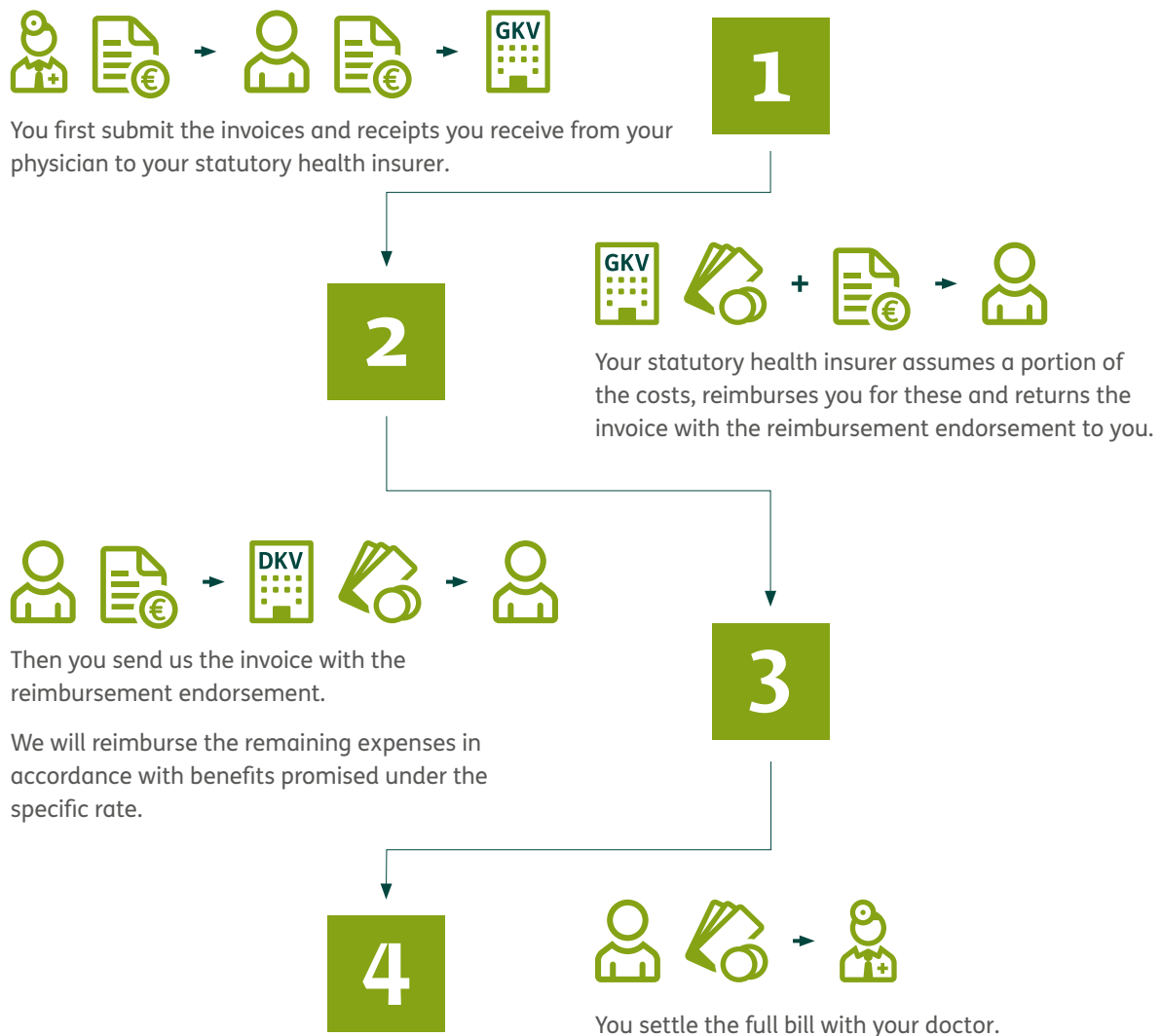
What differences will there be in the "cost reimbursement?"

- you will be a private patient and will pay the bill directly.
- the doctor and statutory health insurer will issue separate bills.
- you and your doctor will be contractual partners.
- you will receive medical bills, pharmacy receipts and bills from other therapists (homoeopathic practitioners, physical therapists, etc.).
- you are to submit invoices and receipts first to your statutory health insurance, then to us for reimbursement.
- you will then pay the bill submitted by your physician.

What are the advantages of "cost reimbursement"?

- you retain your statutory health insurance.
- but you can still be a private patient.
- you can enjoy the full range of benefits under the KAMP rate.
- you'll be able to access and keep an overview of the costs on the invoices you receive from your physician.

Four steps to a smooth reimbursement of services.

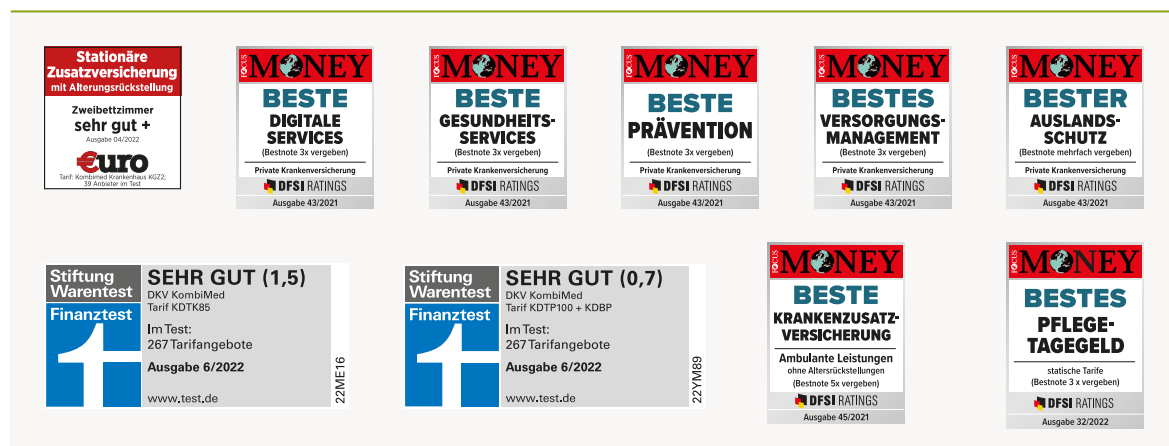


What sets DKV apart: A high level of performance, fairness and first-class service.

- ✓ 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.



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.

"My DKV" app

- ✓ 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).



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 a specialist?
- ✓ Would you like to have a complete understanding of a diagnosis?
- ✓ Do you have questions regarding diseases, medications or methods of diagnosis or treatment?



DKV Health Line: 0800 3746-444 (toll-free).

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 within the area of 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 conditions.

Whether your insurance is provided 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.

Features of KombiMed Ambulant private out-patient benefits under the KAMP rate (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 after taking into account statutory insurance payments and not to the amount on the invoice. **Important: To take advantage of the benefits of the KAMP rate, it is essential that you select “cost reimbursement”.**

Features	Out-patient benefits
Doctors' services	100 % after pre-payment by statutory health insurance for out-patient treatment and examination as well as your free choice of doctor.
Medications and dressings	100 % for ordered (prescription and non-prescription) medications and dressings.
Vision aids	100 % after pre-payment by statutory health insurance up to 500 euros within 24 months for new eyeglasses and contact lenses as well as repairs.
Health aids other than visual aids	100 % after pre-payment by statutory health insurance for certain prescribed health aids listed in the rate table (such as crutches or bandages). 100 % after pre-payment by statutory health insurance for additionally prescribed health aids (such as wheelchairs) if DKV has given approval prior to receipt.
Therapeutic remedies	100 % for certain prescribed therapeutic remedies (such as spas or massages) up to the maximum amount in the rate table. These include logopaedic, podiatric, ergo-therapeutic and osteopathic services.
Speech therapy	100 % after advance payment of statutory health insurance for speech therapist services within the framework of the therapeutic products rate table.
Homoeopathic practitioners	100 % after statutory health insurance pre-payment for homoeopathic practitioner benefits under the Fee Schedule for Homoeopathic Practitioners (GebÜH) including prescribed medications up to 1,000 euros per coverage year. Psychotherapy provided by homeopathic practitioners is not covered.
Naturopathic medicine in conformity with the Hufeland List	100 % after statutory health insurance pre-payment for alternative medicinal methods under the Hufeland List, including prescribed medications up to 1,000 euros per coverage year.
Out-patient psychotherapy	After statutory health insurance pre-payment For psychotherapy: – 100 % for the first 30 sessions. – 80 % from the 31st to 60th session. – 70 % beginning with the 61st session. The number of sessions is not restricted by the rate table. Prior DKV approval is not required.
Check-ups	100 % after statutory health insurance pre-payment for all check-ups under programmes introduced by law (such as screening for cancer and cardiovascular disorders) in accordance with services defined under the law. Legal age restrictions do not apply here.
Vaccinations (including vaccines)	100 % after statutory health insurance pre-payment for vaccinations recommended by the Permanent Vaccine Commission or German Society for Tropical Medicine and International Health including, for example, vaccinations against tetanus and diphtheria. Travel vaccines are also covered.
Patient transfer services	100 % after statutory health insurance pre-payment for transfer – to the closest available doctor or the closest hospital suited to provide medical treatment following an accident or during an emergency. – to and from the facility for out-patient dialysis treatment, X-ray therapy or chemotherapy. – to and from the facility for the out-patient treatment of specific severe disabilities or care needs. If a private vehicle is used, DKV reimburses 0.22 euros per kilometre.

Additional benefits	
Laser vision correction	100 % after statutory health insurance pre-payment for a LASIK operation (laser technology to correct near-sightedness and far-sightedness) after prior written approval.
Fertility treatment	100 % after statutory health insurance pre-payment for various methods of artificial insemination. Restrictions include coverage limited to women under the age of 40 and men under the age of 50. We recommend that you provide us with the results of diagnoses conducted on both partners and the treatment plan prior to starting treatments to achieve pregnancy. You will then receive a response regarding any expected reimbursement.
Services	Advice and information provided by our Health Line experts.
Arrangement without statutory health insurance pre-payment	<p>Important to know:</p> <p>“Cost reimbursement” is the basis of the contract!</p> <ul style="list-style-type: none"> – Only by selecting “cost reimbursement” and the KAMP rate can you claim benefits that go beyond the legally set limits of statutory health insurance. – It is therefore essential that your contract specify “cost reimbursement”. Without “cost reimbursement”, we are unable to offer you insurance protection under the KAMP rate. – Please select “cost reimbursement” at the start of the KAMP rate. <p>Please send the invoice first to your statutory health insurer. Should this submission not result in statutory health insurance pre-payment despite the agreed statutory health insurance reimbursement, all services will be reimbursed at 85 % instead of 100 %.</p> <p>Features</p> <p>For out-patient psychotherapy:</p> <ul style="list-style-type: none"> – 85 % for the first 30 sessions. – 70 % from the 31st to 60th session. – 50 % beginning with the 61st session. <p>The number of sessions is not restricted by the rate table. Prior approval by DKV is required.</p> <p>Hearing aids up to 850 euros.</p> <p>85 % for treatments to achieve pregnancy.</p> <p>Depending on the method, certain limits apply to benefits.</p>
Administrative expense deductions/ co-payments	100 % for deductions for the administrative expenses associated with the statutory health insurance. All statutory co-payments directly associated with the insurance benefits are also covered.
Miscellaneous	
Deductible	<p>KAMP/0: 0 euros for adults/0 euros for children/youth</p> <p>KAMP/1: 300 euros for adults/150 euros for children/youth</p>
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. Under certain conditions, expenses beyond the respective maximum limits may be coverable.
Area of application	<p>Coverage unrestricted in duration is provided during your temporary stays in other European Union Member States as well as in participating states of the European Economic Area and in Switzerland.</p> <p>In all other countries, insurance coverage is not provided.</p>
Waiting periods	There are no waiting periods

Monthly premiums in euros – individual policies

(Version: 1/7/2021 for the KAMP0 rate, 1/7/2022 for the KAMP1 rate)

Rate	KombiMed Ambulant private out-patient KAMP0 rate (without deductible)	KombiMed Ambulant private out-patient KAMP1 rate (with deductible)
Age	Male/female	Male/female
0-14 years	52.58	40.06
15-19 years	68.55	58.32
20 years	165.73	128.12
21 years	168.29	130.95
22 years	170.94	133.89
23 years	173.71	136.95
24 years	176.58	140.14
25 years	179.59	143.30
26 years	182.71	146.33
27 years	185.89	149.16
28 years	189.07	151.76
29 years	192.21	154.11
30 years	195.24	156.23
31 years	198.12	158.16
32 years	200.79	159.93
33 years	203.28	161.62
34 years	205.53	163.24
35 years	207.62	164.84
36 years	209.53	166.46
37 years	211.31	168.16
38 years	212.99	169.92
39 years	214.62	171.79
40 years	216.25	173.78
41 years	217.91	175.88
42 years	219.65	178.12
43 years	221.51	180.49
44 years	223.48	182.99
45 years	225.64	185.61
46 years	227.95	188.33
47 years	230.45	191.15
48 years	233.13	194.06
49 years	235.99	197.04
50 years	239.01	200.09
51 years	242.18	203.18
52 years	245.48	206.32
53 years	248.89	209.48
54 years	252.38	212.68
55 years	255.92	215.88
56 years	259.50	219.09
57 years	263.08	222.30
58 years	266.65	225.52
59 years	270.20	228.71
60 years	273.68	231.89

It is also possible to select rates beyond the designated age.



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 according to the rate of the respective overseas network operator or mobile communications service)

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.”