



Private insurance – with DKV BestMed. Low cost. High benefits.

BESTMED PREMIUM PLAN BM5: THE BEST POSSIBLE COVER

Follow your own high standards,
for you know best what is good for you.

For many people, the value
of health often only becomes
clear with time.

This realization is accompanied by higher demands as regards medical care. DKV's BestMed Premium Plan BM5 provides a high level of cover in all the most important areas of care, as well as numerous extras and services for greater security. In this way, you can purchase the insurance that meets your needs – for a reasonable premium that can be individually adapted with the aid of deductibles.

Top benefits for top care

Outpatient treatment

100 % of eligible expenses for

- Medical treatment including specific screenings in accordance with statutory programmes
- Drugs and dressings
- Vision aids (spectacle glasses, spectacle frames, contact lenses) up to EUR 600 within 24 months
- Therapies, e.g. massages
- Therapeutic aids and appliances, e.g. walking aids
- Treatment by a practitioner of complementary medicine (Heilpraktiker) within the framework permitted by the official Schedule of Fees for Heilpraktiker (GebüH)
- Services of a speech therapist
- Psychotherapy (depending on the duration of treatment).

Special benefits, including

- **Alternative medicine:** Medical treatment in accordance with the current Hufeland directory including the drugs listed there, up to EUR 5,000 per insurance year
- **Screenings:** Specific screenings (as listed) above and beyond the statutory programmes
- **Artificial insemination**
- **Lasik operations** (subject to prior written consent)
- **Outpatient operations:** In addition to benefits according to the Plan, flat rate of EUR 200
- **Outpatient childbirth:** In addition to benefits according to the Plan, flat rate of EUR 1,500.

Dental treatment

100 % of eligible expenses for

- Dental treatment including specific screenings
- Inlay fillings
- Orthodontic treatment provided that treatment begins before reaching the age of 19

80 % of eligible expenses* for

- Dental crowns, dentures (e.g. bridges and false teeth)
- Implants (up to 8 implants per jaw, including any pre-existing implants)

Up to **90 % of eligible expenses*** will be reimbursed if the dentist providing the treatment is a DKV partner **.

Dental laboratory work and materials:

at the same percentage rate as the underlying dental performances, insofar as they are charged within the framework of the prices and benefits according to the Plan.

Special benefits, including

- **Professional teeth cleaning:** up to EUR 100 per calendar year or up to EUR 200 per calendar year if the dentist performing the professional cleaning is a DKV partner **.

* With limited sums in the first four insurance years. The limits do not apply in the event of an accident.

** Call 0 18 01/358 100 for the names and addresses of partner dentists (3.9 Eurocent/min. on German landlines; max.42 Eurocent/min. in German mobile networks).

Inpatient treatment

100 % of eligible expenses for

- General hospital services
- Treatment by a doctor of your choice or by a doctor with private bed quota
- Accommodation in a private or semi-private room

Special benefits, including

- **Search for an expert:** An appointment with an expert will be arranged within the shortest possible time in the case of particularly serious illnesses, such as cancer (BestCare)
- **Exemption from premiums:** Insureds are exempted from premiums as from the 92nd day spent in hospital
- **Inpatient childbirth:** In addition to benefits according to the Plan, flat rate of EUR 1,500
- **Substitute hospital cash plan allowance:** If you do not claim accommodation which is charged separately and/or treatment by a doctor of your choice, you will instead receive a hospital cash plan allowance of up to EUR 100 per day.

Expenses for medical and dental treatment will be reimbursed up to the maximum fees according to the official German Schedule of Fees for Doctors and Dentists (GOÄ/GOZ). Also expenses exceeding these maximum fees if attributable to difficulties based on the illness or medical findings. Refer to the General Terms of Insurance for a full description of services and benefits, as well as detailed information.

Flexible solutions for individual protection

Deductibles leading to a reduction in premiums can be agreed for all benefits – outpatient, dental and inpatient treatment (except screenings, vaccinations and professional teeth cleaning):

Your choice: The BestMed Premium Plan BM5 offers four levels with different deductibles per calendar year. This allows you to take account of your own wishes as well as your current circumstances and to influence your premiums accordingly. And if your basic circumstances happen to change, you can change to a different Plan level without renewed health assessment as from the beginning of an insurance year.

THE DEDUCTIBLES AT A GLANCE

	BM5/0	BM5/1	BM5/2	BM5/3
Under 15	EUR 0	EUR 200	EUR 400	EUR 800
15–20				
Men	EUR 0	EUR 200	EUR 400	EUR 800
Women	EUR 0	EUR 200	EUR 400	EUR 800
Over 20				
Men	EUR 0	EUR 400	EUR 800	EUR 1,600
Women	EUR 0	EUR 400	EUR 800	EUR 1,600

Decisive extras for your health

DKV not only offers financial security, but also active advice and support.

Best Care

We do everything to ensure you get everything:

- We will arrange for an examination or inpatient treatment by an approved specialist in Germany within not more than five working days (Monday to Friday)
- You receive a detailed second opinion on your further treatment or you or your child receive inpatient treatment (e.g. surgery) by the specialist
- We are at your service 24 hours a day

The BestCare services provide security in conjunction with the following, most commonly occurring serious or potentially fatal illnesses:

Under the age of 15:

- Congenital deformities requiring surgery (e.g. cardiac defects)
- Malignant tumours typically occurring in childhood and malignant disorders of the haematogenic and lymphatic organs (e.g. leukaemia)
- Lung disorders requiring inpatient treatment (e.g. bronchial asthma), skin disorders (e.g. neurodermatitis) and the consequences of accidents or poisoning

Over the age of 15:

- All forms of cancer
- All surgical operations on the heart and main arteries
- Rupture of the cruciate ligaments of the knee
- Dislocation of a disk

Preventive treatment and rehabilitation measures

In the event of a medically prescribed outpatient or inpatient preventive treatment or rehabilitation measure, you will receive a health cure allowance in the amount of

- EUR 30 per day for up to 28 days

without proof of costs. The health cure allowance will also be paid if at least 36 months have passed since commencement of the last preventive treatment or rehabilitation measure. The health cure allowance will be credited against the deductible due under the Plan.

Services

Healthcare hotline – 01801/358100 (3.9 Eurocent/min. on German landlines; max. 43 Eurocent/min. in German mobile networks)

The BestMed Premium Plan BM5 offers more than simply reimbursement of medical expenses. Make use of the innovative services of our healthcare hotline in addition to those of our Customer Service Center. It provides valuable tips and active support whenever you need answers to questions on healthcare, treatment methods, drugs, diagnoses, medical aids and appliances and lots more. Questions concerning your insurance cover will also be answered here. This service is provided by DKV 24 hours a day, every day.

Special services

If you wish, we will call you to remind you of forthcoming screenings.

Organization and arrangements

Immediately after accidents, full-time inpatient treatment or outpatient surgery, you are entitled to a consultation within the framework of a 24-hour emergency hotline service to establish your need for the following services:

Organization, including

- a menu service
- someone to accompany you when visiting doctors or public authorities
- someone to help with shopping and obtaining daily necessities, cleaning the home, looking after the laundry/cleaning shoes
- care for your pets

Arrangements, including

- someone to look after the children (under the age of 14) when the insured parent or guardian is ill
- suitable personnel to compensate the loss of schooling for insured underage school children

The services required in respect of organization and/or arrangements will be provided as required. Expenses incurred for fees resulting from the organized and/or arranged services (such as for the menu service itself) will not be reimbursed.

DKV Deutsche Krankenversicherung AG

50594 Köln

Telephone 0 800 / 374 64 44 (free of charge)*

Fax 0 18 05 / 78 60 00

(14 Eurocent/min. on German landlines; max. 42 Eurocent/min. in German mobile networks)

* or from abroad +49 / 221 / 57 89 40 05

(Prices as charged by the foreign network operator or mobile provider)

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