



Perfect healthcare, as flexible as you yourself

INTELLIGENT HEALTHCARE MANAGEMENT WITH VOLLMED PLAN MC



With private insurance from DKV, you will not only enjoy high-quality benefits, but are also rewarded for suitable action. This intelligent healthcare management is provided by the VollMed Plan MC from DKV. With our VollMed Plan MC, you can be sure of receiving outstanding medical care in which both preventive measures and primary treatment by your family doctor will be suitably rewarded.

VollMed Plan MC offers outstanding insurance cover in all the important areas of medical care, be it outpatient, dental or inpatient treatment. And you can increase your level of reimbursement quite simply through an intelligent bonus system.

Your family doctor normally knows you best and can optimally coordinate all the further medical treatments required. By visiting your family doctor before consulting a specialist, you will receive the maximum possible reimbursement. That also applies when you make use of DKV's therapeutic aids and appliances service.

Regular visits to the dentist are also rewarded: with regular prophylactic care, you will be reimbursed up to 80% of the expenses incurred for dentures! A deductible naturally does not apply for screenings and prophylactic treatment by the dentist.

Benefits that need not shun comparison

Outpatient treatment

- 100 % for treatment by a family doctor (general practitioner or specialist in internal medicine acting as general practitioner), as well as by an ophthalmologist, gynaecologist, paediatrician or emergency doctor
- 100 % for treatment by all other specialists after receiving initial treatment from the aforementioned doctors, or if recommended by DKV, or if taking part in a Disease Management Programme; 80 % in all other cases (excluding treatment by a practitioner of complementary medicine (Heilpraktiker))
- 80 % for drugs and dressings up to EUR 2,500 per insurance year, thereafter 100 %
- Therapies (e.g. massage) up to 30 sessions per insurance year
- Vision aids up to EUR 250, every 2 years
- 100 % for "small" therapeutic aids and appliances; 100 % for "large" therapeutic aids and appliances if obtained through DKV's therapeutic aids and appliances service, otherwise 80 % (subject to prior written agreement)
- Psychotherapy up to 30 sessions per insurance year (subject to prior approval)

Dental treatment

- 100 % for dental treatment
- 60 % for dentures, up to max. 80 % through the bonus system

Reimbursements for dentures are limited to the following maximum sums:

- EUR 1,000 in the first two insurance years
- EUR 3,000 in the first four insurance years
- EUR 5,000 as from the fifth insurance year, including the sums reimbursed in the two preceding insurance years

The limits do not apply if the dentures are required as a result of an accident.

- 80 % for correcting the position of teeth and jaws in children and young people (regardless of age following an accident)

Inpatient treatment

- 100 % for treatment by a private doctor
- 100 % for accommodation in a semi-private room in hospitals subject to the German regulation governing nursing fees (purely private clinics subject to prior approval)
- Rooming-in for children under 12

If you do not claim treatment by a private doctor and accommodation in a semi-private room, you will instead receive a hospital cash plan allowance of EUR 50 per day.

Lump sum for childbirth

Insured women receive a lump sum of EUR 1,500 for outpatient or inpatient childbirth.

Protection abroad

- Automatic insurance cover during temporary residence in a non-European country
- 100 % for medically necessary return transport of the patient to Germany from a foreign country (provided that DKV has agreed to pay benefits beforehand or return transport has been organized by DKV, otherwise 80 %)

Deductible

The following deductible applies for men/women/children and young people

Plan level MC1	EUR 480/480/240
Plan level MC2	EUR 1,400/1,400/660

On reaching the age of 20, the deductible for men or women will apply as from the next calendar year.

The deductible does not apply

- for screenings and prophylactic dental prophylaxis
- in certain cases, in the event of serious illness if healthcare management services are claimed

Prophylactic care yields a twofold benefit

Dental prophylaxis is rewarded by DKV

Regular prophylactic treatment will be rewarded. If you visit a dentist for dental prophylaxis at least once per year, the benefit for dentures increases by 5 % in each subsequent year up to a maximum of 80 % instead of 60 %.

If you switch from statutory to private health insurance and can present full documentation of prophylactic treatment (so-called "bonus card") for the last four years, you will be entitled to 80 % from the outset.

If you already had private health insurance, you should present confirmation from your dentist showing that you have regularly undergone prophylactic treatment.



Complete with unrivalled service



DKV-Healthcare hotline

DKV 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 Centre. 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. This service is provided by DKV 24 hours a day, every day.

DKV-Therapeutic aids and appliances service

Do you require special therapeutic aids and appliances at short notice, such as a wheelchair, oxygen supply or infusion pump? All you need to do is call DKV and we will take action to help you obtain the required equipment!

DKV-Emergency hotline when abroad

Wherever you may be in the world: DKV will not leave you alone in a medical emergency. Just call the DKV experts. They will help you 24 hours a day, 7 days a week! If you become ill or have an accident while travelling abroad, our 24-hour emergency service will help you, for example, in finding a suitable doctor or organizing return transport for the patient.

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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)

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

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