



VollMed Plan GST – health insurance with personal responsibility.

SPECIAL CONCEPT OF BENEFITS FOR SELF-EMPLOYED AND FREELANCE PROFESSIONALS

No time to be ill?

More personal responsibility makes for greater financial flexibility. First-rate benefits and a high degree of personal responsibility are characteristic features of Plan GST. This modern compact plan includes everything that comprehensive health insurance can offer: the best possible care if you become ill, complete with advantageous additional services, such as the DKV healthcare hotline and comprehensive healthcare management.

Cover and benefits in detail

A **premium-lowering deductible** of EUR 3,500 (EUR 1,650 up to the age of 15) applies per calendar year for all benefits for outpatient, dental and inpatient treatment.

Outpatient treatment

100 % of eligible expenses for

- Medical treatment
- Drugs and dressings
- Vision aids (incl. spectacle frames) up to EUR 250 per calendar year
- Therapies, e.g. massage
- 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 within the framework of prices customary in Germany
- Psychotherapy (depending on the duration of treatment)

Dental treatment

100 % of eligible expenses for

- Dental treatment, including specific screenings
 - Orthodontic treatment
- ### 75 % of eligible expenses for
- Dental crowns, dentures (e.g. dental bridges and false teeth)
 - Implants

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 customary in Germany.

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
- Surcharge for accommodation in a private or semi-private room
- Lump sum of EUR 1,000 for outpatient childbirth

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 expenditure above these maximum rates due to complications arising from the illness and justified by the diagnosis. Refer to the General Terms of Insurance for a full description of services and benefits, as well as detailed information.

Special service – telephone 0 18 01 / 358 100 (3.9 Eurocent/min.

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

Plan GST 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.

These provide 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.

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)

service@dkv.com, www.dkv.com