



Outstanding protection for exacting clients

PRIVATE HEALTH INSURANCE – WITH DKV'S VOLLMED M4 PLAN

With the passage of time, your demands and expectations rise in many areas of life. This is especially so in health care.

Access to private health insurance cover is a positive experience for many reasons. First of all, there is the quality of the medical care you enjoy in outpatient, dental and inpatient care. Then there is the much greater security you have when faced with the financial consequences of sickness. But there is also a third important reason for you to make private comprehensive health insurance at DKV your first choice: the possibility of gearing the cover to your own needs.

One basis for this is offered by DKV's VollMed M4 Plan – top-notch cover that assures you of private comfort and high performance in all important care areas. The special feature: you can modify this Plan with a premium-lowering deductible or guaranteed premium refund – or with combinations of the two and so accommodate your own requirements.

A solid foundation: the benefits

With the DKV VollMed M4 Plan you have access to an outstanding level of performance in medical, dental and inpatient care.

Outpatient treatment

100 % of the eligible expenses for

- medical treatment
- medicines and dressings
- spectacles and contact lenses, incl. care and storage lotions up to 310 EUR and repairs up to 105 EUR, each within 24 months
- remedies, e. g. massages
- therapeutic aids and appliances, e. g. crutches
- benefits of a practitioner of complementary medicine within the framework of the max. rates of the tables of charges for these practitioners (GebüH)

80 % of the eligible expenses for

- psychotherapy, up to 30 sessions a year

Special benefits

- pinpointed preventive checkups under statutory programmes
- vaccinations
- prenatal examinations
- transition allowance to the amount of 2.000 EUR, when occupation is given up due to the birth of a child

Dental treatment

100 % of the eligible expenses for

- dental benefits (incl. inlays, onlays)

80 % of the eligible expenses for

- dentures (incl. implants)

100 % of the eligible expenses for

- orthodontics
- 80 % during, and 20 % after successful conclusion of the treatment
- Precondition:** start of treatment before 18th years of age, or in the event of an accident

If the bill for dental treatment, dentures and/or orthodontic treatment is likely to exceed 1.000 EUR submission of a treatment and cost plan is required.

Special benefits

- pinpointed preventive dental checkups, e.g. oral hygiene status and tartar removal

Inpatient treatment

100 % of the eligible expenses for

- general hospital benefits
- services of the Doctor of your choice and services of doctors with private bed quota
- accommodation in single or twin-bedded rooms
- outpatient delivery with lump-sum childbirth allowance to the amount of 500 EUR
- outpatient operations that are full substitute for inpatient operations

With an effect on premium refund and within the deductible

With no effect on the premium refund and outside the deductible

Medical and dental services are reimbursable within the scope of the max. rates of the Schedule of Fees for Doctors and Dentists (GOÄ/GOZ). In addition: expenditure above these max. rates due to complications arising from the illness and justified by the diagnosis. Precise descriptions of benefits and comprehensive information can be found in the General Terms of Insurance.

Well combined – flexibly adjusted

You choose: The VollMed M4 Plan offers you five plan variants which allow you to opt for various levels of deductible and/or premium refund. This enables you to take both your own expectations and your current circumstances into account and so influence your premium payments accordingly. And if the conditions underlying your decision change, a switch between the various plan variants is possible at the start of each insurance year without any renewed health check and without qualifying periods.

FOR PERSONS AGED 16 YEARS AND OVER

	VollMed M4-BRO Plan	VollMed M4-BR1 Plan	VollMed M4-BR2 Plan	VollMed M4-BR3 Plan	VollMed M4-BR4 Plan
Deductible outp./dental	1.260 EUR	945 EUR	630 EUR	315 EUR	–
Guaranteed premium refund/BRG	–	315 EUR	630 EUR	945 EUR	1.260 EUR

FOR PERSONS AGED 0-15 YEARS

	VollMed M4-BRO Plan	VollMed M4-BR1 Plan	VollMed M4-BR2 Plan	VollMed M4-BR3 Plan	VollMed M4-BR4 Plan
Deductible outp./dental	630 EUR	472,50 EUR	315 EUR	157,50 EUR	–
Guaranteed premium refund/BRG	–	157,50 EUR	315 EUR	472,50 EUR	630 EUR

Guaranteed premium refund/BRG

If you did not take advantage of any outpatient or dental services area during a calendar year, and your insurance cover is not subject to notice of termination on 31 December of the same year, you receive a guaranteed premium refund/BRG to the agreed amount.

In the calendar year of the commencement of insurance cover, the refund is reduced by one twelfth for each month of that year before the inception of cover.

Advantages in which you are the centre of attention.

There are many reasons for enjoying your status as a private patient: Whether it is because you expect more security and performance – or simply appreciate freedom and individuality.

- > Guaranteed benefits
- > At the doctor's or dentist's or in hospital, you are treated as a private patient
- > Free choice among all physicians, dental surgeons and approved practitioners of complementary medicine
- > The advantage of individual treatment times through personally arranged appointments
- > The right to pinpointed preventive medical checkups under statutory programmes
- > Free choice among all hospitals that meet contractual requirements
- > Financial security in the event of sickness abroad
- > You receive the DKV card – according to coverage – to simplify formalities at the doctor's or the dentist's or in hospital. During hospitalisation, the DKV card also relieves you of possible up-front payments.

DKV Deutsche Krankenversicherung AG

D-50594 Köln

Phone +49 / 18 01 / 358 100 (calls are charged at 3,9 ct/min.*)

Fax +49 / 1 80 / 5 78 60 00 (calls are charged at 14 ct/min.*)

service@dkv.com, www.dkv.com

(* from a German landline phone; costs may differ with mobile phone providers)