



# Outstanding protection for exacting clients

PRIVATE HEALTH INSURANCE WITH DKV'S VOLLMED PLAN M4

# As time passes, your demands and expectations increase in many areas of life – particularly in healthcare.

**Access to private health insurance is a positive experience in many ways.** First, there is the quality of the medical care provided in outpatient, dental and inpatient treatment. Then there is the greater security you have when faced with the financial consequences of an illness. But there is also a third important reason for making private comprehensive health insurance with DKV your first choice: namely, the possibility of tailoring the cover to your own needs.

DKV's VollMed Plan M4 offers such a basis, with first class cover assuring you of private conveniences and top performance in all important areas of treatment and care. What's more, a special feature of this Plan is that you can modify it with a deductible leading to lower premiums or a guaranteed premium refund – or with a combination of both – to accommodate your own requirements.

# A solid foundation: the benefits

VollMed Plan M4 from DKV gives you access to an outstanding level of service in medical, dental and inpatient care.

## Outpatient treatment

### 100 % of eligible expenses for

- Medical treatment
- Drugs and dressings
- Glasses and contact lenses, including care agents, up to EUR 310 and repairs up to EUR 105, within a period of 24 months in each case
- 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)

### 80 % of eligible expenses for

- Psychotherapy, up to 30 sessions per year

### Special benefits

- Specific screenings in accordance with statutory programmes
- Vaccinations
- Pre- and post-natal checkups
- Transition allowance of EUR 2,000 when giving up work due to the birth of a child

## Dental treatment

### 100 % of eligible expenses for

- Dental treatment (including inlays, onlays)

### 80 % of eligible expenses for

- Dental crowns, dentures (including implants)

### 100 % of eligible expenses for

- Orthodontic treatment 80% during treatment and 20% on successful conclusion of the treatment, **provided that** treatment commences before the age of 18 or is necessitated by an accident

If the bill for dental treatment, dentures and/or orthodontic treatment is likely to exceed EUR 1,000, a plan of treatment and costs must be submitted before starting treatment.

### Special benefits

- Specific prophylactic dental treatment, such as oral hygiene status and removal of tartar

## 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
- Outpatient childbirth with lump-sum allowance of EUR 500
- Outpatient operations that are a full substitute for inpatient operations

With effect on premium refund and within the deductible

Without effect on premium refund and outside the deductible

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.

# Good combination – flexibly adjusted

**Your choice:** VollMed Plan M4 offers five Plan levels allowing you to opt for a different level of deductible and/or premium refund. In this way, you can take account of your own expectations and your current circumstances, and influence your premium payments accordingly. And if the conditions underlying your decision change, you can opt for a different Plan level with the next insurance year, without a renewed health check and without qualifying periods.

## FOR ADULTS AGED 16 AND OVER

	VollMed Plan M4-BRO	VollMed Plan M4-BR1	VollMed Plan M4-BR2	VollMed Plan M4-BR3	VollMed Plan M4-BR4
<b>Deductible</b>					
<b>Outpatient / dental</b>	EUR 1,320	EUR 990	EUR 660	EUR 330	–
<b>Guaranteed premium refund</b>	–	EUR 330	EUR 660	EUR 990	EUR 1,320

## FOR CHILDREN UP TO THE AGE OF 15

	VollMed Plan M4-BRO	VollMed Plan M4-BR1	VollMed Plan M4-BR2	VollMed Plan M4-BR3	VollMed Plan M4-BR4
<b>Deductible</b>					
<b>Outpatient / dental</b>	EUR 630	EUR 472.50	EUR 315	EUR 157.50	–
<b>Guaranteed premium refund</b>	–	EUR 157.50	EUR 315	EUR 472.50	EUR 630

### Guaranteed premium refund

If you do not claim any outpatient or dental benefits during the calendar year and your insurance cover has not been terminated on 31 December of that year, you will receive a guaranteed premium refund in the agreed amount.

In the calendar year in which cover commences, the refund is reduced by one-twelfth for each month preceding the inception of cover.

# Advantages which focus on you

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

- > Guaranteed benefits
- > You are treated as a private patient, whether by the doctor, dentist or in hospital
- > Free choice among all doctors, dentists and approved practitioners of complementary medicine
- > The advantage of individual treatment times by arranging personal appointments
- > Entitlement to specific screenings in accordance with statutory programmes
- > Free choice among all hospitals that meet the contractual requirements
- > Financial security if you become ill while abroad
- > The DKV Card simplifies formalities – in accordance with your cover – when visiting a doctor, dentist or in hospital. If you require inpatient treatment, the DKV Card also relieves you of the need to pay costs in advance.

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(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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