



Clear demands – clever solution with VollMed.

VOLLMED PLANS K2B AND ZPL – COMPACT COVER MEETING YOUR NEEDS
WITH INTELLIGENT EXTRAS

Having private insurance means more than simply being entitled to extra benefits for outpatient or inpatient care. It also means being free to shape your insurance cover in accordance with your own requirements. For instance, through an interesting combination of economical compact cover and appropriate supplementary cover.

A foundation to build upon

DKV's compact plan K2B offers you and your family comprehensive insurance cover meeting clearly defined needs: a package of benefits combining basic cover for outpatient and dental treatment with attractive benefits for inpatient treatment.

Cover meeting your needs at reasonable terms

Plan K2B provides cover meeting your personal needs at reasonable terms. The basic principle is simple: as much security as you need for basic medical care. And if you have to go to hospital, all the comfort and convenience you can expect as a private patient.



Cover and benefits in detail

A **premium-lowering deductible** of EUR 520 applies per calendar year for adults over 20, EUR 500 for young people between 15 and 20, and of EUR 250 up to the age of 15 for all benefits for outpatient, dental and inpatient treatment.

Outpatient treatment

Up to the maximum standard fees according to the official German Schedule of Fees for Doctors (GOÄ)

100 % of eligible expenses for

- Medical treatment
- Vision aids (including spectacle frames) up to EUR 150 within 3 calendar years; EUR 75 per calendar year up to the age of 15
- Psychotherapy (depending on the duration of treatment)

90 % of eligible expenses for

- Drugs and dressings
- Therapies, e.g. massage
- Therapeutic aids and appliances, e.g. walking aids
- Treatment by a practitioner of complementary medicine (Heilpraktiker)
- Services of a speech therapist within the framework of therapies covered by the Plan

Dental treatment

Up to the maximum standard fees according to the official German Schedule of Fees for Dentists (GOZ)

100 % of eligible expenses for

- Dental treatment, including specific screenings

50 % of eligible expenses for

- Inlay fillings
- Dental crowns, dentures (e.g. dental bridges, false teeth), metal version with veneer up to tooth 5
- Orthodontic treatment

Dental laboratory work and materials, at the same percentage rate as the underlying dental performances, insofar as they are listed in the schedule of prices and benefits for dental treatment according to the Plan.

If the bill for inlay fillings, dental crowns, dentures and/or orthodontic treatment is likely to exceed EUR 2,500, a plan of treatment and costs must be submitted before starting treatment.

Inpatient treatment

Up to the maximum fees according to the official German Schedule of Fees for Doctors (GOÄ)

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 semi-private room
- Lump sum of EUR 650 for outpatient childbirth

Special service – telephone 0 18 01/358 100 (3.9 Eurocent/min. on German landlines; max. 42 Eurocent/min. in German mobile networks)

Plan K2B 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. They 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.

Your personal extras

The compact plan K2B creates a sound basis which also leaves you free to choose additional cover in important areas of care. VollMed Plan ZPL provides the matching upgrade. In combination with the compact cover, it reduces your personal expenditure for inlay fillings, dentures and dental crowns.

VollMed Plan ZPL at a glance

Dental treatment

Up to the maximum fees according to the official German Schedule of Fees for Dentists (GOZ)

25 % of eligible expenses for

- Inlay fillings
- Dental crowns, dentures (e.g. dental bridges, false teeth), metal version with veneer up to tooth 5
- Orthodontic treatment provided that treatment begins before reaching the age of 19

Up to **30 % of the eligible expenses** will be reimbursed if the dentist providing the treatment is a DKV partner*.

Dental laboratory work and materials, insofar as they are listed in the schedule of prices and benefits for dental technician services according to Plan K2B and are charged within the framework of the maximum sums shown there

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

Good combination – better insurance

Better. More. Extra: This combination of plans ensures that you are in the best possible hands when requiring outpatient, dental or inpatient treatment.

Your advantages

Higher benefit despite the deductible

The deductible of EUR 520 (EUR 250 up to the age of 15) per calendar year reduces the premium payable for Plan K2B.

Advantage of a combination: Since the VollMed Plan ZPL does not provide for such a deductible, you can claim your reimbursement immediately.

Higher benefits for inlay fillings, dentures and dental crowns

(Assuming that the deductible under Plan K2B has been used up)

Benefits under Plan K2B: 50 %

Benefits under VollMed Plan ZPL: 25 %

Advantage of a combination: You are entitled to reimbursement of up to 75 % instead of just 50 %.

Refer to the General Terms of Insurance for a full description of services and benefits, as well as detailed information.



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