

VOLLMED
PLAN AKTIV

DKV



The starter on the way up

PRIVATE INSURANCE COVER WITH VOLLMED PLAN AKTIV

The health insurer of **ERGO**

Think Healthcare®

Flexibility and service-awareness are beneficial, not only at work. They also pay off when choosing your private health insurance. The VollMed Plan Aktiv gives you a solution that also rewards your active efforts to prevent illness and maintain your good health.

VollMed Plan Aktiv gives you security when it comes to outpatient, dental and inpatient treatment. The Plan includes two special features: firstly, regular annual dental prophylaxis earns you a bonus increasing the amount of your reimbursement for dental treatment.

In other words, your proactive efforts are rewarded. Secondly, if you consult your family doctor and he/she refers you to a specialist before you actually visit the specialist, you will also receive a higher reimbursement – namely 100 % of the eligible expenses instead of just 75 %.

Expenses are generally reimbursed in full when visiting a gynaecologist, paediatrician or ophthalmologist.

Performance-based premium refund

DKV rewards you for your healthy and cost-conscious style of life. Part of the premiums paid will be refunded under certain conditions.



Cover and benefits in detail

A **premium-lowering deductible** of EUR 360 (EUR 180 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 by a family doctor (general practitioner), paediatrician, ophthalmologist or gynaecologist and subsequent treatment by a specialist or practitioner of complementary medicine (Heilpraktiker), as well as the drugs and dressings prescribed

75 % of eligible expenses for

- Medical treatment by a specialist or practitioner of complementary medicine (Heilpraktiker), as well as the drugs and dressings prescribed, without first receiving initial treatment from a family doctor
- Vision aids (including spectacle frames) up to EUR 260 within two calendar years
- Therapies, e.g. massage
- Therapeutic aids and appliances, e.g. wheelchairs (100% will be reimbursed if these are obtained on loan)
- Psychotherapy up to 25 sessions per insurance year

Dental treatment*

100 % of eligible expenses for

- Dental treatment, dentures, orthodontic treatment (children and young people): **up to EUR 520** per year
- Certain prophylactic measures do not count towards the deductible
- 50 % to 75 % of eligible expenses for**
- Dental treatment, dentures, orthodontic treatment (children and young people): expenses **over EUR 520** are reimbursed at a basic rate of 50 %. For each subsequent year, this rate increases by 5 % to 55 %, 60 %, 65 %, 70 %, up to max. 75 % provided that prophylactic treatment can be proved for each year.

A plan of treatment and costs must be submitted before starting treatment.

* with limited sums. The limits do not apply following an accident.

Inpatient treatment

100 % of eligible expenses for

- General hospital services
- Treatment by a doctor with private bed quota

Rehabilitation measures

Expenses for rehabilitation measures will be reimbursed insofar as these are not paid by a statutory carrier.

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) or with the prior consent of DKV if these are exceeded. Refer to the General Terms of Insurance for a full description of services and benefits, as well as detailed information.

Free to choose more

Your choice: more comfort and convenience in hospital

VollMed Plan Aktiv is open to growing demands. If you prefer more comfortable accommodation when in hospital, you can extend your insurance cover to include a private or semi-private room (SW1 or SW2) complete with treatment by the senior physician.

Inpatient treatment SW1 or SW2

100 % of eligible expenses for

- Treatment by the senior physician
- Accommodation in a private (SW1) or semi-private room (SW2)
- Lump-sum benefit of EUR 270 (SW1) or EUR 200 (SW2) for outpatient childbirth
- The cost incurred for someone to accompany a child under the age of 8 will be reimbursed from the child's insurance, provided that the companion is insured with DKV under a medical expenses plan.

Advantages for your future healthcare

Your choice: Option right to change to another plan

VollMed Plan Aktiv includes a guaranteed option which allows, after three or five years, to change to certain other medical expenses plans (other than BestMed) offered by DKV - without renewed health assessment - until you reach the age of 45.

Best Care. You cannot afford to lose time when seriously ill

Best Care services offer additional security when faced with certain serious and potentially fatal illnesses:

- We will arrange for an examination or inpatient treatment by an approved specialist in Germany within not more than five working days (Monday to Friday)
- You receive a detailed second opinion on your further treatment or you or your child receive inpatient treatment (e.g. surgery) by the specialist
- If your child requires inpatient treatment, we will arrange for one parent to be accommodated in the same room
- We are at your service 24 hours a day
- We pay a lump sum of EUR 500 to cover expenses, such as for travelling to the specialist.

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

The Best Care service product can only be purchased together with the combination of Plans VollMed Aktiv + SW1 or SW2.

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(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)

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