



VollMed M-Plans: Whatever you call it – convenience or security – we call it Private Patient

CONVENIENCE AND SECURITY ARE ALWAYS AT YOUR SIDE
WITH PRIVATE COMPREHENSIVE HEALTH INSURANCE FROM DKV

If you have to make a decision, you should also be free to choose – as with DKV

What you need is efficient, all-round insurance which not only guarantees high-quality medical treatment at low cost, but which can also be flexibly adapted in line with your needs.

As you like. Whatever you like.
Whenever you like.

No compromises when it comes to health

Unnecessary compromises are the last thing you want when you are ill. The most important thing for you is to make unrestricted use of all the necessary medical treatments which you consider appropriate – to speed up your complete recovery.

Standard solutions are not the answer

You have your own personal ideas as regards the nature and scope of your health insurance. No-one knows better than you just which medical services you want to have when you are ill. Which is why your health insurance must consistently take account of your personal needs and expectations.

Don't spend more than necessary on your health insurance

You are entitled to demand a premium commensurate with the benefits promised. The premium that you pay for your insurance should essentially be based on the benefits which you would like to have, and not on your income.

Take a closer look – the choice is yours

Outpatient treatment

100 % of eligible expenses for

- Medical treatment
- Drugs and dressings
- Vision aids
- Therapies, e.g. massage
- Therapeutic aids and appliances, e.g. walking aids
- Treatment by a practitioner of complementary medicine (Heilpraktiker) up to the maximum standard fees according to the official German Schedule of Fees for Doctors (GOÄ)
- 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

75 % of eligible expenses for

- Dental crowns, dentures (e.g. dental bridges, false teeth)
- Implants
- Orthodontic treatment

Dental laboratory work and materials: at the same percentage rate as the underlying dental performances, insofar as they are charged within the framework of prices customary in Germany.

> DEDUCTIBLE AS FROM 1.1.2010

Plan	Men (EUR)	Women (EUR)	Young people (EUR)	Children (EUR)
AM 0	0	0	0	0
AM 2	840	840	750	375
AM 4	2,700	2,500	2,200	1,100



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 allowance of EUR 766.94 for outpatient childbirth

Comprehensive health insurance from DKV ensures optimum all-round care. When visiting a doctor or dentist and when in hospital, with comprehensive health insurance from DKV you can be sure of receiving the best possible treatment.

Private treatment with DKV. Enjoy the privilege of private treatment by a doctor or dentist of your choice, as well as by any approved practitioner of complementary medicine (Heilpraktiker) or psychotherapist. If hospital treatment is needed, enjoy the convenience of a private or semi-private room and receive professional treatment by the hospital's senior physicians.

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.

The essentials – and essentially more

- > **With DKV**, you are treated as a **private patient** at the doctor's, dentist's and in hospital.
- > **Free choice** among all doctors, approved practitioners of complementary medicine and dentists, as well as among all hospitals that meet the contractual requirements.
- > As an employee insured with DKV, you are entitled to a **premium subsidy** for private health insurance in the form of the employer's statutory contribution.
- > Your DKV insurance premiums are **tax-deductible** expenses of a provident nature.
- > **Premium refunds** are possible under certain conditions.
- > **Qualifying periods can be waived** by crediting past insurance periods in the statutory health insurance system or through medical examination (different ruling for group insurance).
- > You are entitled to **specific screenings** in accordance with statutory programmes
- > 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.
- > With your **DKV Card**, you can also make use of the services offered by the **DKV Customer Service Center and our medical hotline – every day, 24 hours a day.**
- > By concluding a personal **agreement on lower premiums in old age**, you can help to ensure that your premiums remain affordable as you grow older.

DKV Deutsche Krankenversicherung AG

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Telephone 0 800 / 374 64 44 (free of charge)*

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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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