

Essential Parts of Tariff bKV-S and ZbKV-S

Visual Aids

- 100 % reimbursement of the costs for visual aids

Maximum Reimbursement Amount as per the tariff rate chosen

- Per person a maximum reimbursement amount of a total of
 - € 60 in tariff rate I
 - € 120 in tariff rate II
 - € 180 in tariff rate III
 - € 240 in tariff rate IV is valid

Tariff bKV-S and ZbKV-S (Visual Aids)

Additional Health Insurance Coverage

As per January 2024

The tariff (part III of the General Conditions of Insurance) is only valid for the group insurance together with part I (German standard conditions MB/KK of the Verband der privaten Krankenversicherung [MB/KK 2009]) and part II (General Conditions of the tariff TB/KK 2013) of the General Conditions of Insurance as well as in the bKV/Group tariffs together with the additional conditions for the employer's financed company health promotion as per the bKV-tariffs and in the ZbKV/Group tariffs together with the additional conditions for the company health promotion as per the ZbKV and ZbKVA-tariffs. The General Conditions of Insurance for the additional health and daily indemnity coverage for hospitalisation as per ZbKV- and ZbKVA-tariffs of the individual insurance are valid for the individual insurance.

I. Eligibility

1. Eligibility in the Group Insurance

1.1 Tariff bKV-S/Group

All persons who are eligible as employees in the employer's financed additional company health scheme within the frame of the group insurance contract are eligible (bKV-S – employees).

1.2 Tariff ZbKV-S/Group

Eligible are – as far as eligible in the frame of the group insurance contract -

a) spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partner in a consensual union and children of a bKV-S employee during the period of time during which the bKV-S employee is insured as per tariff bKV-S,

b) employees who are not eligible in the employer's financed additional company health scheme and their spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partner in a consensual union and children,

c) retired persons and their spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partner in a consensual union and children,

d) members of the policy holder and their spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partner in a consensual union and children.

2. Eligibility in the Individual Insurance

Tariff ZbKV-S

All persons are eligible who claim for the right of continuation of coverage in the individual insurance immediately after losing the eligibility as per 1.1 or 1.2.

II. Insurance Benefits

100% of the costs for visual aids are reimbursed up to the maximum amount fixed in the tariff rate agreed upon. The maximum reimbursement amount is valid for a period of 2 years each from the commencement date of the tariff.

Visual aids are optical aids for the correction of vision defects.

III. Maximum Reimbursement Amount

The following maximum reimbursement amounts are valid per person respective to the chosen tariff rate:

- € 60 in tariff rate I
- € 120 in tariff rate II
- € 180 in tariff rate III or
- € 240 in tariff rate IV.

If the insurance coverage does not start on the 1 January of a calendar year the maximum reimbursement amount is reduced by 1/12 for each month not insured.