

Essential Parts of Tariff ZbKV-HEI

Remedies

- 100% reimbursement of the costs for remedies medically prescribed

Maximum Reimbursement Amount as per the Tariff Rate chosen

- Per person and calendar year a maximum reimbursement amount of a total of
 - € 60 in tariff rate I
 - € 120 in tariff rate II
 - € 180 in tariff rate III is valid.

Tariff ZbKV-HEI (Remedies)

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 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

Tariff ZbKV-HEI/Group

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

a) 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,

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

c) 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-HEI

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.

II. Insurance Benefits

Insurance coverage is granted for the following remedies medically prescribed:

- Physiotherapy/therapeutic exercise
- Remedial gymnastics
- Massages
- Packs/hydrotherapy/baths
- Inhalations, frigotherapy and heat treatment
- Electric and physical medical treatment
- Electrotherapy
- Phototherapy
- Radiotherapy
- Speech therapy
- Ergotherapy
- Physiotherapy in palliative care
- Nutrition therapy.

100% of the reimbursable costs are paid up to the maximum amount fixed in the tariff rate agreed upon.

III. Maximum Reimbursement Amount

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

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

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.