

Essential Parts of Tarifff bKV-HP and ZbKV-HP

Non-medical Practitioner

- 100 % reimbursement of the costs for treatments by a non-medical practitioner

Maximum Reimbursement Amount as per the Tarifff Rate chosen

- Per person and calendar year a maximum reimbursement amount of a total of
 - € 180 in tariff rate I
 - € 300 in tariff rate II
 - € 420 in tariff rate IIIis valid.

Tarifff bKV-HP and ZbKV-HP (Non-medical Practitioner)

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 Tarifff bKV-HP/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-HP – employees).

1.2 Tarifff ZbKV-HP/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, partners partner in a consensual union and children of a bKV-HP employee during the period of time during which the bKV-HP employee is insured as per tariff bKV-HP,

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, partners 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, partners 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, long-term partners and children.

2. Eligibility in the Individual Insurance Tarifff ZbKV-HP

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

The out-patient treatments by a non-medical practitioner are reimbursable in the sense of the German Non-medical Practitioner Law (see § 4 (2) of the MB/KK 2009)

Such as:

All methods of examination and treatment mentioned in the German GebüH – Gebührenverzeichnis für Heilpraktiker (Scale of Charges for Non-medical Practitioners), remedies and way charges mentioned in this scale of charges included up to the respective maximum reimbursement amount as well as medicaments and dressings prescribed by a non-medical practitioner.

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:

- € 180 in tariff rate I
- € 300 in tariff rate II or
- € 420 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.