

Your top cover with first-class benefits.



Don't make compromises when it comes to your health.

Overview of advantages

- ✓ Outstanding benefits, at attractive premiums
- ✓ Free choice of doctors and hospitals
- ✓ Private medical treatment in the hospital and single-room accommodation
- ✓ Excellent benefits for dental treatment and treatment by alternative practitioners
- ✓ Not limited to the maximum rates of the Fee Schedule for Physicians and Dentists (GOÄ/GOZ)
- ✓ Family-friendly benefits, such as premium-free co-insurance for children in their first year of life, a childcare lump sum, household help, half the deductible for children and rooming-in for children up to 16 years of age
- ✓ Check-up examinations – regardless of age and not limited to statutory programs
- ✓ Individual premium level by choosing between an annual, affordable deductible of € 600, € 1,200 or € 3,000
- ✓ You can also select the bonus option – an optimal choice for employees: You receive a guaranteed monthly bonus of € 100 from us. Over the course of the year, you will receive € 1,200 for engaging in healthy, cost-conscious actions.

With top-class protection from the new NK.select XL, you benefit from our full expertise, based on over 30 years of experience with the multi-award winning NK tariff. Most importantly, though, modern benefits at the highest level and maximal freedom of choice, thereby allowing the very best health protection for singles and families. First-class benefits rethought – and redesigned!

When you submit invoices for reimbursement, up to € 1,200 will be offset against the bonus

- ✓ Check-up examinations, vaccinations, and dental prophylaxis are not part of the annual deductible against the bonus payment, and are independent of the premium refund if we are not required to provide benefits
- ✓ Premium refund if we are not required to provide benefits
- ✓ Simple, digital handling of claims with the Hallesche4u app
- ✓ Many other outstanding services, like the healthcare phone line, specialist physician appointment service, second opinion service, prevention and health programs, health apps and online support services

Stay flexible – with NK.select FLEX



If you additionally opt for the NK.select FLEX option module, you can adapt your insurance coverage to your life situation at many different times and without a new health check. Either by optimizing your cover and changing to a tariff of the NK.select family that covers more or by reducing your yearly deductible. Alternatively, you can reduce your coverage and optimize it again later.

You can rely on this.

| In the hospital | | |
|---------------------------|--------|--|
| General hospital services | 100 %* | Free choice of hospital – without the surcharge specified in the statutory health insurance. |
| Private physician | 100 % | Private medical treatment if desired. Reimbursement based on the appropriate fee according to the Fee Schedule for Physicians (GOÄ). Reimbursement above the maximum rates in objectively and legally justified cases. You will receive a daily hospital benefit of € 60 per day if you forgo private physician treatment. |
| Single or double rooms | 100 % | Choose to stay in single, double, or multi-bed rooms. If you choose not to stay in a single room, you will receive a daily hospital benefit of € 20, or € 50 per day if you choose not to stay in a single and double room. |
| Rooming-in | 100 % | One parent receives lodging and meals at the hospital if the child receiving treatment is younger than 16. |
| Ambulance transport | 100 % | Payment of costs for ambulance transport to and from the closest hospital, with no distance limit. |

* Maximum of 200 % of costs that would have been incurred in a public hospital for private hospitals. No limit in case of an accident or emergency.

| At the dentist | | |
|---|-------|--|
| Dental treatment and dental prophylaxis | 100 % | Reimbursement of your dentist's appropriate fee according to the Fee Schedule for Dentists (GOZ). Reimbursement above the maximum rates in objectively and legally justified cases. No restriction to simple types of treatment. |
| Dentures and inlays | 90 % | Dentures include crowns, bridges, implants, and other treatments. |
| Orthodontics | 90 % | |
| Maximum performance amount during the first 3 or 4 calendar years | | <p>Maximum performance amounts apply for the first four calendar years for dental treatment, dentures, inlays and orthodontic treatments:</p> <p>in total</p> <ul style="list-style-type: none"> • in the 1st calendar year € 1,500 • in the 1st to 2nd calendar year € 3,000 • in the 1st to 3rd calendar year € 4,500 • in the 1st to 4th calendar year € 6,000 <p>unlimited after the 5th calendar year, or from the 4th calendar year if annual preventative dental examinations were completed during the last 5 calendar years before starting this insurance. These maximum limits do not apply in case of accidents.</p> |

| At the doctor | | |
|---------------------------|---|--|
| Medical treatment | 100 % | Free choice of physicians and reimbursement based on the fee according to the Fee Schedule for Physicians (GOÄ). Reimbursement above the maximum rates in objectively and legally justified cases. |
| Medicaments and dressings | 100 % | Medicaments and dressings without prescription fee and without fixed amounts. |
| Rides and transport | 100 % | No kilometer limit – to and from the nearest suitable and accessible doctor/hospital in case of emergency, inability to walk, dialysis, radiotherapy, chemotherapy and outpatient surgeries. |
| Remedies | 100 % | Reimbursement of remedies based on the tariff catalog rates. |
| Alternative practitioners | 80 % (up to performance amount of € 2,400 per year) | Reimbursement of services for all treatment methodologies listed in the fee index for alternative practitioners, up to a performance amount of € 2,400. |

| | | |
|---|------------|---|
| Medical aids | 100 % | Reimbursement of medical aids (without luxury rates) with no limit to an assistive device catalog*. |
| Visual aids | Up to 100% | Reimbursement of glasses and contact lenses up to €450 every 2 years. Earlier replacement possible in case of changes in diopter strength over 0.5. Refractive surgery (such as Lasik) up to €2,500/eye, every 5 years. |
| Check-up examinations | 100 % | Check-up examinations for early detection of illness – regardless of age and not limited to statutory programs. |
| Protective and travel vaccinations | 100 % | Reimbursement of protective and travel vaccinations recommended by STIKO (Standing Committee on Vaccination) in Germany |
| Fertility treatment and cryopreservation | 100 % | Following prior written approval. |

* For medical aids, we recommend submitting the medical prescription before completing the purchase above an invoice amount of € 350. We offer support in selection and purchasing. We also focus on obtaining the best price, to your advantage. In addition, it is not always necessary to purchase some medical aids, as they can often be rented for a reasonable price.

| Further benefits | | |
|--|---------------------------------------|---|
| Promotion of preventative care and vaccinations | | Reimbursements for out-patient and dental check-up examinations and protective vaccinations are not deducted from the deductible/bonus. This does not impact the premium refund. For further information, see the informational sheet “Directory of check-up examinations/protective vaccinations” (PM 174). |
| Free co-insurance for one child | less than 1 year old | If the child is insured in the same deductible tariff level under NK.select XL as one parent*, and the parent has already been insured under it continuously for 8 months. |
| Childcare flat rate | € 100 per day, max. 10 days | If the beneficiary needs to care for their sick child and is therefore not able to perform their work duties. |
| Family and household help | 100 % up to € 150 per day | During pregnancy/after the birth, or if a child under 16 years of age is living in the household and the beneficiary is not able to perform household duties due to an illness. |
| Spa treatment | | Benefits for spa and sanatorium treatments for medical treatment, medicaments and dressings according to the above reimbursement rates (without lodging costs) as well as 100 % for cure programs and cure tax. Daily cure rate of €20 per day for a maximum of 28 days following at least a 14-day stay in a hospital. |
| Psychotherapy | 90 % | Psychotherapy by physicians and non-physician therapists without prior commitment and without a limit to the number of sessions, when medically necessary. |
| Home nursing care | 100 % | Reimbursement of reasonable expenses for home nursing care. |
| Digital health applications | 100 % | For digital healthcare applications contained in the directory of the German Federal Institute for Drugs and Medical Devices. |
| | 80 % up to € 1,600 performance amount | For other digital health applications following written approval. |
| Global insurance protection | | Global insurance protection in accordance within the tariff benefit, for temporary international travel. Continued insurance option if you move abroad. Additional costs for medically necessary return transport from abroad. |

* If the parent is insured in the tariff level bonus, the child will be insured free of charge in tariff level 1200 and can switch to the tariff level bonus without risk assessment after the end of the contribution-free period.

Please note that the scope of the individual benefits is determined by the insurance conditions.

Your tax advantage: 79.59% of the premiums for the NK.select XL tariff are tax-deductible, and 100% of premiums for compulsory nursing care insurance are tax-deductible.