

# Outstanding benefits – designed and delivered in an all-new way!



Outstanding benefits for everyone who cares about health.

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. You also benefit from modern, highly effective improvements and maximum freedom of choice. With NK.select XL you ensure optimal health protection at an excellent price-performance ratio. That's healthcare – designed and delivered in an all-new way.

## Overview of advantages

- ✓ Outstanding benefits, at attractive premiums
- ✓ Free choice of doctors and hospitals
- ✓ Private medical treatment at hospitals
- ✓ Accommodation in single or double rooms
- ✓ 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, like free co-insurance of children less than 1 year old, childcare lump sum, household help or half deductible for children
- ✓ 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. 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 and are not offset 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

## What you can expect from us.

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"> <li>• in the 1st calendar year € 1,500</li> <li>• in the 1st to 2nd calendar year € 3,000</li> <li>• in the 1st to 3rd calendar year € 4,500</li> <li>• in the 1st to 4th calendar year € 6,000</li> </ul> <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.

<b>Medical aids</b>	100 %	Reimbursement of medical aids (without luxury rates) with no limit to an assistive device catalog*.
<b>Visual aids</b>	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.
<b>Check-up examinations</b>	100 %	Check-up examinations for early detection of illness – regardless of age and not limited to statutory programs.
<b>Protective and travel vaccinations</b>	100 %	Reimbursement of protective and travel vaccinations recommended by STIKO (Standing Committee on Vaccination) in Germany
<b>Fertility treatment and cryopreservation</b>	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.

<b>Further benefits</b>		
<b>Promotion of preventative care and vaccinations</b>		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).
<b>Free co-insurance for one child</b>	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.
<b>Childcare flat rate</b>	€ 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.
<b>Family and household help</b>	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.
<b>Spa treatment</b>		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.
<b>Psychotherapy</b>	90 %	Psychotherapy by physicians and non-physician therapists without prior commitment and without a limit to the number of sessions, when medically necessary.
<b>Home nursing care</b>	100 %	Reimbursement of reasonable expenses for home nursing care.
<b>Digital health applications</b>	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.
<b>Global insurance protection</b>		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.