

Prevention is better than aftercare - a piece of wisdom that is especially true when it comes to your health. Because regular check-ups are important! They help to detect diseases at an early stage and increase the chances of recovery.

Every two years, our customers automatically receive their personal preventive care vouchers. This is a voluntary benefit provided by Hallesche, financed from surpluses and regularly redefined by the members' representative meeting.

Of course, we also reimburse preventive examinations as part of your tariff benefits.

## What is the benefit of preventive care vouchers?

- You retain your entitlement to a premium refund and
- your deductible will not be counted.

### Who receives the preventive care vouchers?

All fully insured persons (regardless of whether they have received a premium refund) who have

- a premium refund-eligible tariff (not basic, standard or emergency tariff),
- a corresponding age in the redemption period (women from 21, men from 35) and
- have at the time of issue non-terminated coverage with out-patient and in-patient benefits.

If the insurance cover only begins after the time of issue, subsequent issue is not possible. In this case, the preventive care voucher will not be issued until the next issue date.

**Exception:** Insured persons in NK.select tariffs do not receive preventive care vouchers. In this case, the tariff already stipulates that preventive examinations are not part of the annual deductible and are independent of the premium refund.

## For which preventive examinations are the vouchers valid?

We have based our selection of preventive examinations on the recommendations of the Joint Federal Committee (G-BA). This applies both to age and to preventive examinations. According to the recommendations, most examinations are recommended every two years. Therefore, the vouchers are also valid for two years.



#### Preventive care vouchers for women

Preventive examinations	recommended age in the redemption period 2025/2026
Gynecological screening (cervical cancer screening, chlamydia screening and laboratory testing)	20-29
Gynecological screening (cervical and breast cancer screening and laboratory testing)	from 30
Skin cancer screening	from 35
Check up at the general practitioner	from 35
Hepatitis B and hepatitis C screening	from 35
Mamography screening	50-75
Colon and rectum (and laboratory testing)	from 50
Colonoscopy *	from 55

### Preventive care vouchers for men

Preventive examinations	recommended age in the redemption period 2025/2026
Skin cancer screening	from 35
Check up at the general practitioner	from 35
Hepatitis B and hepatitis C screening	from 35
Urological screening	from 45
Colon and rectum (and laboratory testing)	from 50
Colonoscopy *	from 50
sonography of the abdominal aorta	from 65

\* If the first colonoscopy does not reveal any findings, a repeat examination is recommended at intervals of ten years.

# What should I pay attention to when redeeming the vouchers?

- The vouchers must be redeemed within two vears.
- We will only reimburse the vouchers if an active insurance relationship with out-patient and in-patient benefits exists at the time of the examination (no retirement, no entitlement and no emergency tariff).
- The vouchers are not transferable to other persons.
- The vouchers cannot be paid out or exchanged for other benefits (such as protective vaccinations).

 We cannot reimburse for examinations that exceed the scope of the preventive care vouchers within the scope of the vouchers.
You can submit these invoices for reimbursement within the scope of the tariff benefit like any other medical invoice.

### How does the billing work?

There are two ways to settle the preventive care vouchers with us:

- You bill us directly for the preventive examinations. Then send us simply:
  - the invoice together with the voucher or
  - the completed voucher (date of treatment, practice stamp and signature of the doctor)
  - by mail or via the Hallesche4u app. We will then transfer the corresponding voucher amount to your account.
- 2) We will bill your doctor directly. For this purpose, we require the signed declaration of consent on the reverse side of the voucher. Both the policyholder and the insured person who is taking advantage of the preventive examinations can sign the voucher. After your doctor has faxed or sent us the completed voucher we will immediately refund the voucher amount. You will then receive a payment notification with all the relevant information.

### Note for insured persons in tariff PRIMO

A referral by the general practitioner is not required for a preventive examination. This also applies to any treatment that is directly related to it.