

FEELfree^{up} Corporate health

Get more when you need more.

A health budget for employees which increases when they use it.

Now also available as

FEELfree^{up} plus

incl. preventive benefits



Uniquely innovative: The health concept

FEEL*free* ^{up}

Corporate health benefits offer companies real added value that goes far beyond the issue of health. With the right concept, you can increase satisfaction, loyalty, motivation and employer attractiveness to a decisive degree.

With FEELfree:up, we are once again underlining our claim in corporate health insurance to offer companies innovative health concepts – with the first health budget that increases when it is used.

This means: If employees use their health budget fully, we increase this budget in the following year – so that those who need more also receive more health services.

In this way, FEELfree:up creates the best conditions for you to strengthen the human success factor in your company.





Health, freely selectable.

FEELfree:up offers companies and employees individual options: You, as a company, determine the amount of the annual health budget – your employees individually choose the services they need.

- Free choice: Choose freely from modern health services – including alternative practitioners, osteopathy and chiropractic
- Clear and simple: An agreed budget that can be used flexibly each year
- Universal: Health services that fit the entire staff
- Customized: Those who need a lot benefit from the increasing health budget
- Exclusive health services: Health telephone hotline, specialist appointment service and medical video consultation – unlimited use, even for family members
- Forward-looking: preventive examinations and inoculations are included in the FEELfree:up_plus tariff
- Lean digital processes: For you as a company (administration via the corporate client portal, digital billing, etc.) and for your employees (e.g. invoice submission via app, employee portal, explanatory videos)



Versatile benefits, all with one goal: Healthy employees

With FEELfree:up, you offer your staff modern and freely-selectable health benefits that inspire every employee. Plus, this is the first health budget that increases with use. And, in the event of an accident at work resulting in an inpatient stay, your employees will benefit from the doubling of the basic budget in the current year as well as in the following year.



The new FEELfree:up_plus tariff includes all benefits of FEELfree:up and supplements them with preventive examinations and inoculations.



FEELfree^{up}

No space for gaps:

Dental prostheses in the form of dentures, bridges, crowns, and implants



As good as new:

Dental treatments, from plastic fillings, inlays, root canals and periodontal treatments



Radiant smile:

Up to € 100 for professional teeth cleaning and bleaching



In good hands:

Physiotherapy, ergotherapy and speech therapy



Looking good:

Up to € 180 for glasses and contact lenses



Healthy alternative:

Treatment by alternative practitioners



Best remedies:

All prescribed medicines and dressings, whether private or cash prescription



Optimal provision:

Preventive examinations, e.g. for cardiovascular disease, pregnancy, cancer and stroke – regardless of age and without limitation to statutory programs

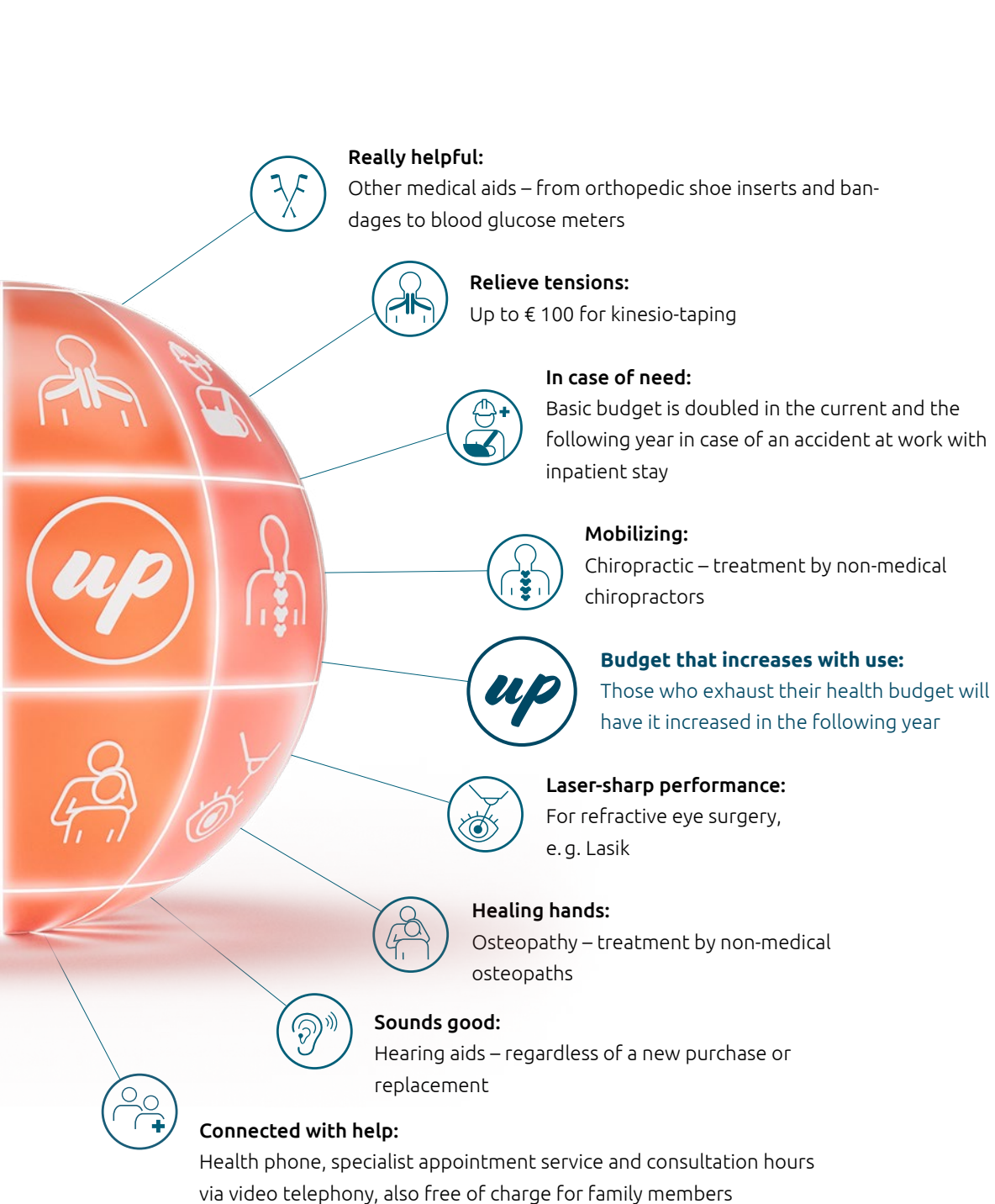


**FEELfree^{up}
plus**

On the safe side:

With inoculations recommended by the STIKO, as well as rabies, hepatitis, early summer meningo-encephalitis (FSME) and prophylaxis for travel abroad



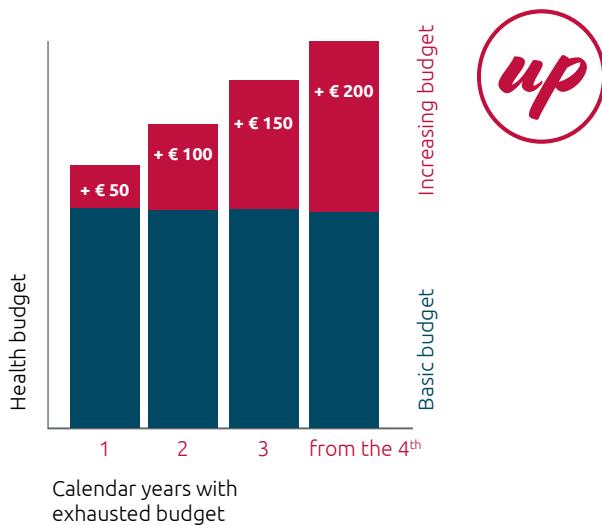


Please note that the scope of the individual benefits is determined by the insurance conditions.

Health budget increases with use!

If employees use their complete budget, they not only benefit from special health services, but also from an increase of their health budget in the following year.

We increase the available basic budget by € 50 each time up to a maximum budget of additionally € 200. If the increased budget is not fully utilised, it will be downgraded to the initial basic budget.



Customized for your company.

With FEELfree:up you position yourself as an attractive employer, also for applicants. Due to the long-term, value-based orientation, your employees are optimally protected in terms of health.

- ✓ Simple annual budgets, understandable for everyone
- ✓ Full budget even if you start during the 1st year
- ✓ No health check, no tariff waiting period and no exclusion of pre-existing illnesses
- ✓ Pre-existing conditions are covered, even ongoing and advised treatments
- ✓ The statutory- and privately-insured health care of all employees will be usefully supplemented
- ✓ High emotional impact, immediate experience, great benefit



Annual basic budget per employee	Maximum budget (after 4 years of full use)	Premium per month FEELfree ^{up}	Premium per month FEELfree ^{up} plus
300 €	500 €	14.50 €	18.61 €
600 €	800 €	25.67 €	29.64 €
900 €	1,100 €	35.30 €	39.53 €
1,200 €	1,400 €	44.22 €	49.14 €
1,500 €	1,700 €	49.92 €	56.03 €

FEELfree^{up}

With FEELfree:up, you can set the value of health benefit which suit to your business. You can select from two tariff variants and five health budgets of different amounts each.

Strengthen your positioning as a modern and attractive company.

- Increase employee retention, motivation and health
- Strengthen your image as a health-conscious employer (social responsibility)
- Reduce illness-related costs
- Strengthen the “human” success factor sustainably and individually
- Expand your recruiting concept

FEELfree:up
Corporate health – A health budget for employees that increases when they use it.

www.bkvFEELfree-up.de

The joint path to success.

Not only do we take care of the health of your employees; we also accompany you throughout the entire process – from the preparation of individual documents, right up to support with legal issues.

We offer you creativity, competence and unique solutions:

- Whether as a flyer or a card – we create individual documents for your staff.
- With our employee information portal, all the relevant information is available at any time.

Personal process guidance and on-site support are a matter of course for us:

- For us, personal process guidance and on-site support are a matter of course: We accompany you from the planning stage to the implementation and provide ongoing support for your health concept.
- Our experts are happy to provide you with valuable tips and assistance on labour and tax law issues.

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