

SUPPLEMENTARY HOSPITAL INSURANCE
SMART.Clinic, MEGA.Clinic, GIGA.Clinic

Because your
health is important
to you.



★★★★★
AUSGEZEICHNET

M&M RATING
KRANKENHAUSZUSATZ

Hallesche Krankenversicherung aG
GIGA.Clinic AR/Ri

MORGEN @ MORGEN

ID: D 20139

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mm-ratings.de

The best care, any time

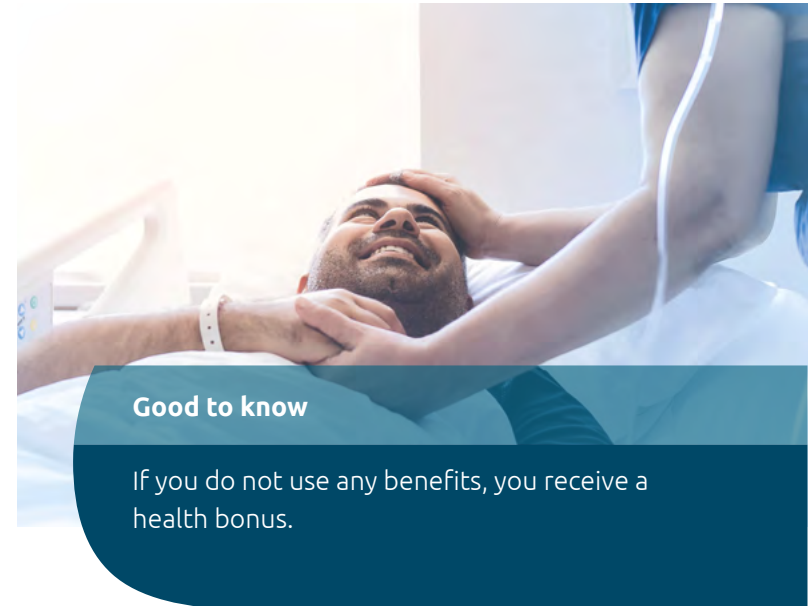
State-of-the-art medicine and access to the latest treatments

Most of the time, going to the hospital is not a pleasant occasion. To ensure you can always count on the best care, we offer our hospital protection "clinic" for persons with statutory health insurance. It ensures you access to state-of-the-art medicine and access to the latest treatments as a private patient.

You also benefit from better lodgings and exclusive health service from Hallesche.

Whatever is important to you.

Whether you are interested in making sure you can choose specialists at a specialized clinic, or just want more privacy, comfort, and rest: With our clinic tariffs, we have the right offer for any need and any budget.



Good to know

If you do not use any benefits, you receive a health bonus.

You decide:



Specialist

or



Ward physician



one-bed room/
two-bed room

or



Shared room



Specialized
clinic

or



Closest
hospital



Meal selection

or



Daily menu



Comfort

or



Standard

Overview of our clinic tariffs



Package benefits	SMART.Clinic	MEGA.Clinic	GIGA.Clinic
Room selection		two-bed room	one-bed room
Comfort services (such as special care, TV and internet connection)		✓	✓
Private physician/general practitioner		✓	✓
Billing also available via the maximum rates under the Physician Fee Regulations		✓	✓
Reimbursement for daily hospital benefits in case of <ul style="list-style-type: none"> • foregoing one-bed room • foregoing two-bed room • foregoing private physician/general practitioner 		€ 30 € 60	€ 20 € 50 € 60
Attending midwife, nursing midwife		✓	✓
General hospital benefits after statutory health insurance advance payments		✓	✓
Rides and ambulance transportation		✓	✓
Rooming-in up to 16 years of age		✓	✓
Out-patient initial and final examinations		✓	✓
Out-patient operations at a hospital, including preliminary and follow-up examinations		✓ after statutory health	✓
Premium-free in case of long hospital stays		✓	✓
Health bonus if benefits not used (adults)		✓ in AR option	✓ in AR option
Household assistance in case of a hospital stay			€ 50 per day
Daily hospital benefits from 1st day of stay in hospital e.g. for two-bed room allowance (approx. € 70) or one-bed room (approx. € 120) or to compensate for lost income, etc.	✓ choose from € 10 to € 150 per day for free disposition		
Optional: Extra benefits for MEGA.Clinic & GIGA.Clinic			
Daily hospital benefits from 1st day of stay in hospital e.g. for statutory additional payment in hospital from € 10 per day or to compensate for lost income, etc.		✓ choose from € 10 to € 150 per day for free disposition	✓ choose from € 10 to € 150 per day for free disposition

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

Top benefits. Flexible premiums.

You decide how much you pay: Either with a savings component for later, or simply pay the risk premium.

MEGA.Clinic & GIGA.Clinic with two premium options

Under the AR option, you begin accumulating a reserve for use during your senior years right from the start. For most people, as you age, the number of times you stay in the hospital will increase – along with your costs. Because of this, a savings component is calculated into your premium so that your payments can remain relatively constant over the entire contract term.



Important note: No matter which option you choose, you always have full insurance

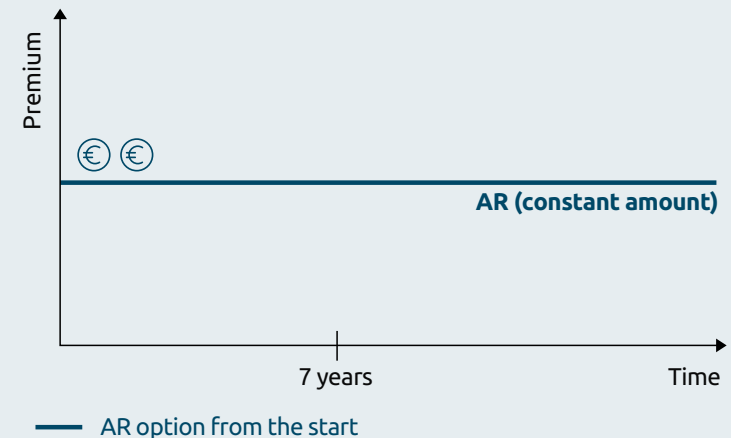
With the risk option (Ri), you can choose to pay less expensive premiums even during your initial years that cover only your current cost risk – without accumulating a savings reserve for later.

How to switch from Ri to AR, or vice versa.

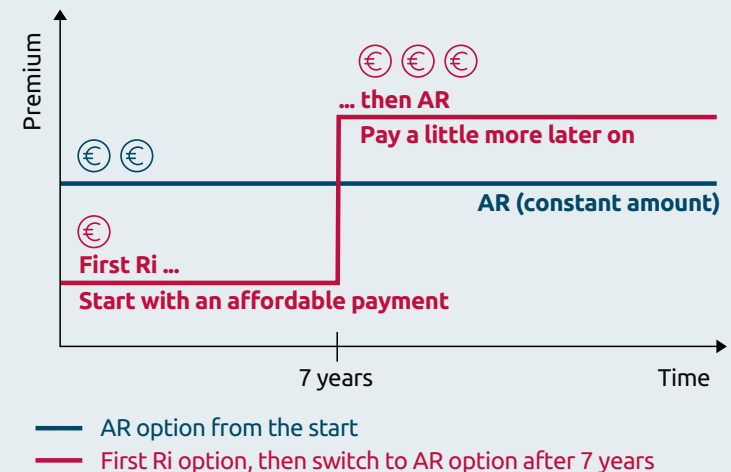
If you initially choose the Ri option, we will automatically switch you to the AR option after 7 years. If you object to the change, we can delay it by another 5 years – at the latest to 60 years of age. And if you want to change anything in the meantime, you can switch back and forth between AR and Ri with full flexibility – also up to 60 years of age. The savings reserve you have built up under the AR option is simply “parked” until it can be credited to you again later.

AR and Ri premium options (MEGA.Clinic & GIGA.Clinic)

Start with either the AR premium ...



... or the Ri premium.



An example of how our clinic tariffs pay off for you.

After a routine examination, Irina A. receives a shocking diagnosis of leukemia. She goes to a clinic specializing in cancer treatments for chemotherapy. Luckily, Irina has supplementary in-patient insurance. This means she benefits from the care of private physicians, and can rest and recover in a two-bed room.

Despite a regular treatment plan and repeated, short in-patient stays, she experiences a relapse after several months – her leukemia has returned. Her physicians agree that only a stem cell transplant can help.

Once again, Irina can rely on her supplementary hospital insurance. She chooses to be treated at a specialized clinic which is a leader in the field. Despite her serious illness, she feels she is in the best hands. An appropriate donor is found for her, and her treatment appointment at the University clinic is set.

All additional costs (private medical treatment, free choice of clinics, two-bed room, and travel expenses) are once again paid under her supplementary hospital insurance.



The treatment is successful. Irina is able to get back to her life and to being the heart of her family.

Four-week in-patient stay with chemotherapy + five additional stays

Private medical treatment costs	€ 30,800
two-bed room surcharge	€ 3,055
Transportation costs	€ 182
MEGA.Clinic reimburses	€ 34,037

Eleven-week additional in-patient stay with stem cell transfusion

Private medical treatment costs	€ 18,050
two-bed room surcharge	€ 5,960
Transportation costs	€ 300
MEGA.Clinic reimburses	€ 24,310€

Which tariff is right for you?



Simply remain independent, no matter your age.

- With SMART.Clinic, you secure extra financial benefits you can use as needed for a low price. For example, you receive added comfort in a quiet two-bed room. You don't need a specialist.
- With the Ri option under MEGA.Clinic, you receive top protection with specialists, two-bed rooms, and free choice of hospitals at a very affordable price.



SMART.Clinic



Added comfort and independence, for a low cost.



MEGA.Clinic



The inexpensive entry-level choice for excellent benefits (Ri-Option).



GIGA.Clinic



Quality that goes above and beyond.

- With MEGA.Clinic (AR), you benefit from excellent protection at hospitals. You are entitled to treatment by specialists at the clinic of your choice, including a two-bed room.
- With the Ri option under GIGA.Clinic, you receive premium protection with a one-bed room at an affordable entry-level price.



SMART.Clinic



MEGA.Clinic



Top benefits at a fair price.



GIGA.Clinic



The best protection at an affordable premium (Ri option).



All-around protection for the whole family.

- MEGA.Clinic offers excellent benefits like specialist treatment, two-bed rooms, or a free choice of hospitals.
- We support adults insured under GIGA.Clinic with € 50 per day for household assistance, if you are caring for children under 16 years of age. GIGA.Clinic is also available in the affordable Ri entry-level option.
- Children under 16 benefit from parental rooming-in under MEGA.Clinic and GIGA.Clinic.



SMART.Clinic



MEGA.Clinic



Excellent protection
for everyone!



GIGA.Clinic



We have thought
of everything –
including a more
affordable option.



For the best possible health, and the highest expectations.

- With GIGA.Clinic (AR), you ensure you receive only the best for your hospital stay.



SMART.Clinic



MEGA.Clinic



GIGA.Clinic



Our tip for anyone
who never makes
compromises when it
comes to their health.

Your advantages with MEGA.Clinic & GIGA.Clinic



Recover in peace and comfort

- Stay in a one-bed room with comfort services, such as special care, TV and internet connection, room size and location (GIGA.Clinic)
- Stay in a two-bed room with comfort services, such as special care, TV and internet connection, room size and location (MEGA.Clinic)



Customer-friendly tariffs

- Flexible premium terms with full benefits
 - Affordable entry-level Ri option (switch to AR option after 7 years)
 - You can also temporarily switch from the AR option to the less expensive Ri option – up to 60 years of age
- No waiting period, full insurance coverage from from 1st day
- Monthly right of termination after minimum contract term of 24 months



Money back if you do not need your benefits at all or for a long period of time

- High reimbursement payments if you do not use a one-bed room or two-bed room and/or private physicians
- Premium credit for hospital stays over 2 months
- Health bonus after 3 years of not using benefits (under the AR option)



Attractive supplementary benefits

- Rides and transports to the hospital or for out-patient operations
- Household assistance: € 50 extra payment per day in the hospital if you require household assistance at home (GIGA.Clinic)



First-class treatment by specialists

- Free choice – private medical treatment from a specialist of your choice
- Free choice of hospital
- Out-patient preliminary and follow-up care by hospital specialists
- Out-patient operations in a hospital by private physician/ general practitioner (under MEGA.Clinic: if statutory health insurance has made advance payment)

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

What you can expect from us, in detail.

MEGA.Clinic and GIGA.Clinic		
Private physician and general practitioner	100 %	Cost reimbursement for treatment by a private physician (or general practitioner) under the Physician Fee Regulations (GOÄ) if objectively and legally justified, even beyond the maximum rates.
one-bed room or two-bed room	100 %	Reimbursement of costs for stays in a one-bed room or two-bed room with special comfort services (such as special care, TV and internet connection, room size and location). MEGA.Clinic: two-bed room GIGA.Clinic: one-bed room
Daily hospital benefit reimbursement		MEGA.Clinic: If you choose to forgo the following benefits, you will receive: <ul style="list-style-type: none"> • € 30 per day for foregoing two-bed room. • € 60 per day for foregoing private physician/ general practitioner. GIGA.Clinic: If you choose to forgo the following benefits, you will receive: <ul style="list-style-type: none"> • € 20 per day for foregoing one-bed room. • € 50 per day for foregoing one-bed/two-bed room. • € 60 per day for foregoing private physician/ general practitioner.
Attending midwife, nursing midwife	100 %	Reimbursement of costs for treatment by an attending midwife or nursing midwife at the hospital.
General hospital benefits	100 %	Free choice of hospitals. We reimburse remaining costs for general hospital benefits if the statutory health insurance has not paid these in full.
Ambulance transport	100 %	Reimbursement of costs for transport to and from the closest hospital (such as in an ambulance, with public transportation, or in a taxi or car) for in-patient treatment or out-patient operations.
Rooming-in	100 %	Reimbursement of costs for a parent to stay and eat at the hospital, if the insured child treated at the hospital is under 16 years of age.
Household assistance during hospital stays (GIGA.Clinic)		€ 50 per day the beneficiary remains in the hospital if they have a child under 16 living in the home, if there is no one else to maintain the household and if the statutory health insurance does not pay for household assistance.
Out-patient initial and final examinations	100 %	Reimbursement of costs for private physician for one-time out-patient initial and final examinations at a hospital.
Out-patient operations	100 %	Reimbursement of costs for out-patient operations at a hospital, including initial and follow-up examinations if statutory health insurance makes advance payments (MEGA.Clinic), or even without advance payments by statutory health insurance under GIGA.Clinic.
Premium-free in case of long hospital stays		In case of a long hospital stay of over 8 weeks, you receive reimbursement for your monthly premium until the end of your hospital stay.
Health bonus for adults with the old-age reserve option		After three years without using your benefits, you will receive a health bonus the next year amounting to: <ul style="list-style-type: none"> • Ages 24–50: € 30 • Ages 51–80: € 60 • after age 81: € 90 } MEGA.Clinic AR <ul style="list-style-type: none"> • Ages 24–50: € 40 • Ages 51–80: € 80 • after age 81: € 120 } GIGA.Clinic AR
SMART.Clinic		
Daily hospital benefit		<ul style="list-style-type: none"> • You will receive a daily hospital benefit from your first day at the hospital in the agreed amount. • We pay double the daily hospital benefit if a parent accompanies an insured child younger than 8.

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



Top benefits at a fair premium



The monthly premium is based on the beneficiary's at the time of entry (calendar year minus birth year), and does not increase due to age after 21 years.



Age is calculated by deducting the birth year of the beneficiary from the calendar year. Afterwards, the premium for the calculated age group is due every 5 years on the 1st of July.

Ri tariff level premiums

Age	MEGA.Clinic Ri	GIGA.Clinic Ri
21-25	10,53	14,90
26-30	14,88	21,11
31-35	16,82	23,89
36-40	16,82	23,89
41-45	17,19	24,29
46-50	20,17	28,17
51-55	25,92	36,23
56-60	33,46	46,84

Age at the time of

	SMART.Clinic KH.10 (for each € 10)	MEGA.Clinic AR	GIGA.Clinic AR
0-16	0,56	5,77	7,50
17-20	0,70	11,92	15,98
21	1,84	30,37	43,10
22	1,90	31,15	44,20
23	1,96	31,94	45,32
24	2,02	32,73	46,44
25	2,08	33,52	47,57
26	2,16	34,31	48,68
27	2,22	35,09	49,79
28	2,28	35,87	50,89
29	2,36	36,63	51,98
30	2,42	37,39	53,05
31	2,50	38,15	54,12
32	2,58	38,90	55,18
33	2,66	39,66	56,26
34	2,74	40,45	57,37
35	2,82	41,25	58,50
36	2,90	42,08	59,67
37	2,98	42,94	60,89
38	3,08	43,84	62,16
39	3,18	44,80	63,51
40	3,28	45,80	64,93
41	3,38	46,85	66,40
42	3,48	47,93	67,93
43	3,60	49,06	69,53
44	3,72	50,25	71,20
45	3,84	51,48	72,94
46	3,96	52,77	74,77
47	4,10	54,11	76,67
48	4,22	55,51	78,66
49	4,36	56,96	80,73
50	4,50	58,48	83,88
51	4,66	60,06	85,13
52	4,80	61,69	87,45
53	4,96	63,39	89,87
54	5,10	65,16	92,39
55	5,26	67,01	95,01
56	5,44	68,92	97,74
57	5,60	70,90	100,55
58	5,78	72,94	103,45
59	5,94	75,06	106,46
60	6,12	77,25	109,57
61	6,30	79,52	112,80
62	6,48	81,87	116,14
63	6,68	84,31	119,61
64	6,86	86,84	123,21

Exclusive service for your health

Excellent consultation

If you have medical questions regarding a hospital stay, you can receive ...



24/7 consultations via the health help line
in 25 languages



and chat online with physicians in different
specialties via video consultation.

Excellent treatment

Our cooperating partner "BetterDoc" helps you if you have an
upcoming operation or hospital stay ...



to find a physician specializing in your illness in
the right clinic



and organizes an appointment in this specialized
clinic if desired for treatment or to get a second
opinion.



Beyond their guaranteed benefits, our beneficiaries under the MEGA.Clinic and GIGA.Clinic benefit from special services.

Overview of key benefits

Under the MEGA.Clinic and GIGA.Clinic tariffs:

- One-bed room (GIGA.Clinic) or two-bed room (MEGA.Clinic)
- Treatment by specialists
- Free choice of hospitals
- Flexible premium terms with full benefits
- No waiting periods

Under the SMART.Clinic tariff:

- Daily hospital benefits from 1st day

Simply outstanding!



Follow us



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