PRIVATE HEALTH INSURANCE
Tariff NK.select S

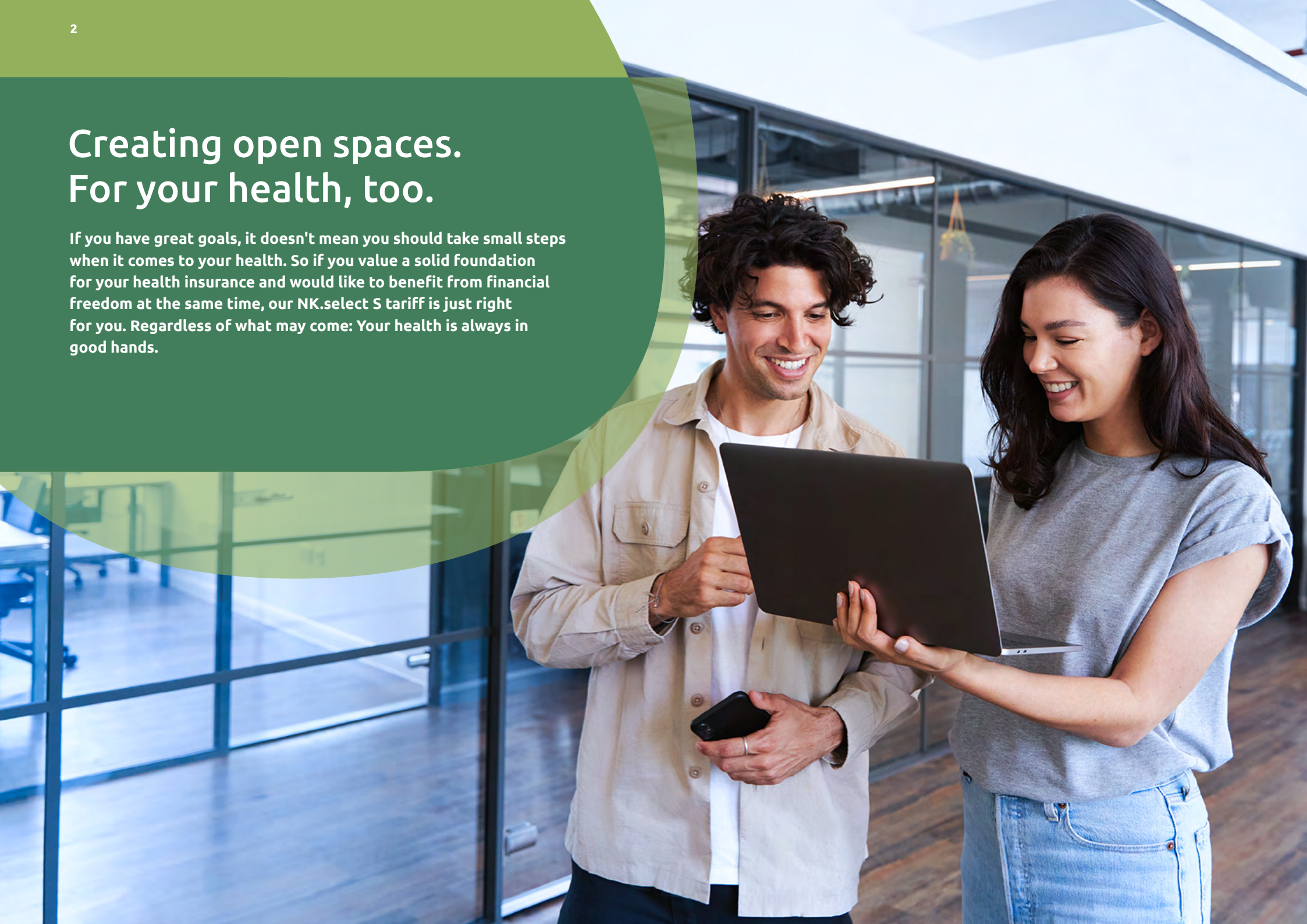
Your start into private health at advantageous conditions.

Stay
Flexible

Hallesche
ALH Gruppe

Creating open spaces. For your health, too.

If you have great goals, it doesn't mean you should take small steps when it comes to your health. So if you value a solid foundation for your health insurance and would like to benefit from financial freedom at the same time, our NK.select S tariff is just right for you. Regardless of what may come: Your health is always in good hands.



Flexible rates – choose your deductible

With the NK.select S tariff, you can determine the amount of your premiums yourself thanks to different tariff levels. You choose between an affordable yearly deductible (€ 600, € 1,200 or € 3,000) or the bonus option. By the way: In the NK.select S tariff, check-up examinations are not deducted from the deductible/bonus or the premium refund that we pay you if no benefits are payable.

NK.select S Bonus – optimal for employees

You receive a guaranteed monthly bonus of € 100 from us on the NK.select S Bonus tariff level. 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. The bonus option is particularly advantageous if you are an employee, since your employer will subsidize the premium (employer subsidy). The paid bonus benefits only you.

Stable premiums – so you can plan your future

With us, you can always be sure your premiums will remain attractive into the future. This promise is based on our secure and reliable business policies, as well as our over 85 years of experience in private health insurance. Our premium stability is regularly rated “excellent” by the independent rating agency ASSEKURATA.

Family-friendly benefits

Families – or those currently planning to become a family – secure attractive benefits with NK.select S, such as premium-free co-insurance for children in their first year of life, half deductible for children as well as rooming-in for children up to the age of 16.

Example calculation (35 years)

NK.select XL premium (including statutory allowance)	**€ 396.79**
minus employer subsidy	**- € 198.39**
minus bonus	**- € 100.00**
Effective premium	**= € 98.40**

Overview of advantages

- Everything that is important is insured
- Favorable premiums due to the primary physician principle
- Free choice of hospitals
- Family-friendly benefits
- Comprehensive coverage of check-up examinations and vaccinations that are not taken into account in the deductible/bonus and premium refunds
- Premium refund in the event of no benefits being paid
- Simple, digital handling of claims
- Digital health applications, e.g., apps on prescription

You can rely on this.

At the doctor		
Medical treatment	Primary physician 100 % Medical specialist 100 %/75 %	100 % reimbursement if treatment is provided by a primary physician (family doctor, ophthalmologist, gynecologist, pediatrician, emergency physician, on-call physician or physician/medical specialist contacted via our video consultation) or if the primary physician initiates further treatment with a medical specialist. 75 % reimbursement if the medical specialist is consulted without the primary physician's request.
Medicaments and dressings	Up to € 4,000 invoice amount 80 %, above that 100 %	Medicaments and dressings without prescription fee and without fixed amounts. Generics always 100 %.
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	Up to € 4,000 invoice amount 80 %, above that 100 %	Reimbursement of remedies based on the tariff catalog rates.
Medical aids	Up to € 4,000 invoice amount 80 %, above that 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 € 150 every 2 years. Earlier replacement possible in case of changes in diopter strength over 0.5.
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. Cost of the vaccine is reimbursed as a medicament.

* If the medical aid is prescribed by a doctor and the Hallesche medical aid service is used, medical aids that cost more than € 350 or are purchased more than once are reimbursed at 100 %.

With NK.select S, you build your health insurance on a solid foundation with sufficient financial freedom.

At the hospital		
General hospital services	100 %*	Free choice of hospital – without the surcharge specified in the statutory health insurance.
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 thenearest suitable hospital, with no distance limit.

* Maximum of 150 % of costs that would have been incurred in a public hospital for private hospitals. No limit in case of an accident or emergency.

Everything important is insured. NK.select S is a good introduction to private health insurance.

At the dentist		
Dental treatment and dental prophylaxis	100 %	Reimbursement of your dentist's appropriate fee according to the Fee Schedule for Dentists (GOZ). No restriction to simple types of treatment like amalgam fillings. Professional tooth cleaning 1 x per calendar year.
Dentures, inlays and orthodontics	70 %	Dentures include crowns, bridges, implants, and other treatments.
Maximum performance amount for benefits		Maximum performance amounts for benefits apply for dental treatment, dentures, inlays and orthodontic treatments, in total: • in the 1st calendar year € 500 • in the 1st to 2nd calendar year € 1,000 • in the 1st to 3rd calendar year € 1,500 • in the 1st to 4th calendar year € 2,000 From the 5th calendar year € 4,000, 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.

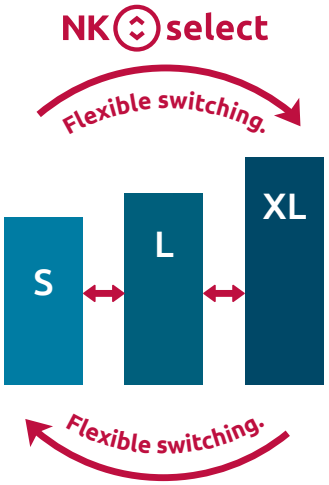
Further benefits		
Promotion of preventative care and vaccinations		Reimbursements for out-patient and dental check-up examinations and protective and travel vaccinations are not deducted from the deductible/bonus. This does not impact the premium refund.
Free co-insurance for one child	Less than 1 year old	If the child is insured in the same deductible tariff level under NK.select S as one parent, and the parent has already been insured under it continuously for 8 months.
Spa treatment	100 %	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.
Psychotherapy	70 %	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 % 80 % up to € 1,600 performance amount	For digital healthcare applications contained in the directory of the German Federal Institute for Drugs and Medical Devices. 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. By separate agreement, it is possible to lift the limitation to the German Fee Schedule. About tariff URZ: Additional costs for medically necessary return transport from abroad.

Please note that the scope of the individual benefits is determined by the insurance conditions.
Your tax advantage: 93.16 % of the premiums for the NK.select S tariff are tax-deductible, and 100 % of premiums for compulsory nursing care insurance are tax-deductible.

NK.select with the NK.select FLEX option module.

Above all else, life is: unpredictable. Firstly, things don't happen as you think, and then that changes, too. Our NK.select FLEX option module helps you to adapt flexibly and without red tape to new life situations – perhaps because your financial budget is lower or you want higher-value cover.

With the holistic NK.select tariff concept and the NK.select FLEX option module, you can easily switch between our three tariffs S, L and XL at different times and optimize your coverage without a new health check. Make your health protection more flexible, family-friendly and sustainable than ever before!



Our tip:
Simply add the NK.select FLEX option module to your NK.select tariff.

NK.select XL
Top protection for all those who make no compromises when it comes to their health.

NK.select L
Comfortable health protection at a consistently high level.

NK.select S
Solid health benefits and financial freedom.

Useful supplements to your health insurance coverage.

Compulsory nursing care insurance (PVN tariff)
As a member of a private health insurance company, you must have compulsory nursing care insurance. The scope of benefits fulfills the statutory requirements for basic nursing care.
Your advantage: The – often more affordable – premium is based not on your income, but on your age when you take out the insurance policy.

Tariffs for daily benefit (KT/FKT/MKT tariff)
With daily benefit insurance, you insure your income if you are unable to work, as well as during maternity leave and delivery. As a self-employed individual or freelancer, you can receive daily benefits from the 22nd day (medical professionals already from the 15th day). Employees are generally entitled to 6 weeks of continued wage payments. For employees, we recommend daily benefit payments from the 43rd day.
Your advantage: You receive your daily benefit from the agreed day – tax-free, without a time limit, even on Sundays and holidays.

Supplementary nursing care insurance (OLGAflex tariff)
Close the gap to your compulsory statutory nursing care insurance. "OLGAflex" offers the optimal nursing care insurance for anyone thanks to its flexible pricing model: With full protection, right from the start!
Your advantage: The strong package of benefits secures your financial existence.

Premium reduction for seniors (MBZ.flex)
Lower premiums during your senior years with flexible modified premium payments. The principle is simple: You pay a little more today, and your premiums are reduced during your senior years.
Your advantage: The premium reduction is subject to employer subsidies, and tax-free during your senior years.

Protection for trips abroad (URZ. tariff)
The NK.select S tariff already includes insurance coverage abroad. Nevertheless, the trip abroad protection tariff URZ. is a necessary addition, e.g., for repatriation.
Your advantage: If you become ill abroad, you pay no deductible and receive your available premium refund under comprehensive health insurance. The additional costs for a medically necessary repatriation abroad are also insured.

Good reasons to partner with Hallesche:

- Optimal price-performance ratio
- Comprehensive, modern health management
- Multi-award winning for excellent premium stability
- Premium refund in case of release of obligations under comprehensive health insurance
- Optimal health insurance, for every stage of life
- Reliable premiums – even in your senior years
- Check-up examinations without age limit
- More than 85 years of experience

Simply excellent!

UNTERNEHMENSQUALITÄT
Privater Krankenversicherer
A+
SEHR GUT
Hallesche Krankenversicherung auf Gegenseitigkeit
ASSEKURATA
01/2023
www.assekurata-rating.de

Great services for your health.

As a health partner, we support you with comprehensive services and many digital offers in all life situations.

- Hallesche4u app, with photo function for fast, postage-free submission of invoices and with many other features related to your contract
- Health phone: Information on medications, package inserts, treatment methods, travel illnesses, etc.
- Health portal – the personal health advisor on the web
- Free health brochures and audio books
- Prevention and health programs
- Video consultation with doctors from various specialties
- Second opinion service
- Medical specialist appointment service
- Help in individual cases: Optimal care in the event of accidents and serious illnesses
- Health apps and online care services

Hallesche
Krankenversicherung a. G.
70166 Stuttgart
service@hallesche.de
www.hallesche.de
www.blog.alh.de

W 107-e – 01.23