

PRIVATE HEALTH INSURANCE
KS comprehensive health insurance

**Move through life
with ease thanks to
strong health coverage.**

Strong health coverage you can rely on.

Knowing that your health is always fully protected is an enormous relief. With the KS tariff, you profit from outstanding benefits – in particular at the doctor or dentist – and enjoy high-quality protection at affordable conditions.



Flexible rates – Choose your deductible

With the KS tariff, you can determine the amount of your premiums yourself thanks to different tariff levels. You choose between an affordable yearly deductible (€ 300, € 600 or € 1,200) or the bonus option.

KS.Bonus – Optimal for employees

You receive a guaranteed monthly bonus of € 60 from us on the KS.Bonus tariff level. Over the course of the year, you will receive € 720 for healthy and cost-conscious behaviors. When you submit invoices for reimbursement, up to € 720 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 the KS tariff, you benefit from consistent product quality. And, as medical progress advances, your insurance coverage automatically grows with it.

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.

We are the first private health insurance company to be awarded a rating of “very good” by independent ratings agency ASSEKURATA for the 26rd time in a row for our corporate quality, while our premium stability has been rated as “excellent.”

Example calculation (35 years)

KS.Bonus premium
(including statutory
allowance)

€ 585.20

minus employer subsidy

- € 292.60

minus bonus

- € 60.00

Effective premium

= € 232.60

Your advantages with the KS tariff

- Free choice of physicians
- Free choice of hospitals
- High benefit levels for dental treatments and dentures
- Comprehensive preventive examinations, even beyond legally established programs
- Attractive premium refund if you have not submitted any invoices

You can rely on this.



In the hospital		
General hospital services	100 %*	<ul style="list-style-type: none"> • Free choice of hospital – without the surcharge specified in the statutory health insurance. • Costs reimbursed for general hospital benefits.
Ambulance transport	100 %	Payment of costs for ambulance transport to and from the nearest 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 emergency.		
At the dentist		
Dental treatment	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 orthodontics	75 %	Maximum billing amounts apply for the first ten calendar years for dental treatment, dentures and orthodontic treatments (for 2 years together in each case): <ul style="list-style-type: none"> • during the 1st and 2nd. calendar year € 1,800 • during the 3rd and 4th. calendar year € 2,600 • during the 5th and 6th. calendar year € 3,900 • during the 7th and 8th. calendar year € 5,200 • during the 9th and 10th. calendar year € 7,800 • unlimited after the 11th calendar year These maximum limits do not apply in case of accidents.



If you value top performance from your health insurance for out-patient hospital services, but do not need to see the head physician, then the KS tariff is the right choice for you.

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, dressings, and remedies	up to € 1,350 80 % 100 % beyond this limit	<ul style="list-style-type: none"> • Medicaments and dressings without prescription fee and without fixed amounts. • Reimbursement of remedies based on the tariff catalog rates.
Medical aids	100 %	Reimbursement of medical aids (without luxury rates) with no limit to an assistive device catalog.*
Visual aids	up to 100 %	<ul style="list-style-type: none"> • Reimbursement of glasses and contact lenses up to € 200 every 2 years. Earlier replacement possible in case of changes in diopter strength over 0.25. • Refractive surgery (such as Lasik) up to € 1,000/eye, every 5 years.
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.
Check-up examinations	100 %	Check-up examinations for early detection of illness – regardless of age and not limited to statutory programs.
Vaccinations	100 %	Reimbursement of vaccinations recommended by STIKO (Standing Committee on Vaccination) in Germany.
Vaccines		Costs for vaccines are reimbursed as medicaments.

* 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.

Other benefits	(KS tariff, URZ.):	
Spa treatment		Benefits for spa and sanatorium treatments for medical treatment, medicaments and remedies according to the above reimbursement rates (without lodging costs) as well as 100 % for cure programs and cure tax.
Psychotherapy	80 %	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 %	100 % for digital healthcare applications contained in the directory of the German Federal Institute for Drugs and Medical Devices. 80 % up to € 1,600 for other digital health applications following written approval.
Global insurance protection		<ul style="list-style-type: none"> • Global insurance protection in accordance within the tariff benefit, for temporary international travel. Additional protection is required for hospital treatments abroad (URZ. tariff). • Additional costs for medically necessary return transport from abroad (URZ. tariff). • We would be happy to advise you on continued insurance options if you move 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 KS tariff are tax-deductible, and 100% of premiums for compulsory nursing care insurance (PVN) are tax-deductible.

Smart additions to your health insurance.



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.



Supplementary nursing care insurance (OLGAflex tariff)

Close the gap to your compulsory 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.



Switch option (JOKER.flex)

Secure the option of switching to a higher-value tariff after 3 or 5 years, or reducing your yearly deductible.

Your advantage: Without additional medical examination, and no waiting period.



Tariffs for daily benefit (KT/FKT 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. 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.



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)

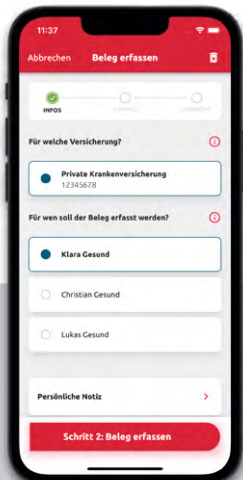
For persons protected under the KS tariff, our URZ. protection for trips abroad is an essential addition. It provides insurance coverage for trips abroad up to 8 weeks, including return transport, transfer in case of death, and reimbursement of costs abroad.

Your advantage: If you become ill abroad, you pay no deductible and receive your available premium refund under comprehensive health insurance.

One app. Everything in view.

With the Hallesche4u app, you can submit your invoices quickly, easily, and free of charge!

- ✓ Simple submission with photo function for invoices and receipts
- ✓ Overview of all Hallesche contracts
- ✓ Various services, such as address changes, with just a few clicks
- ✓ Health services, such as the digital health guide or physician video calls
- ✓ If you have questions, you can contact us directly through the app
- ✓ You can also log in with your activation data for the fin4u customer portal – your digital financial and insurance manager



With the Hallesche4u app, you have all the information you need on your health insurance at hand.

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
- Preventive examinations with no age limit
- Over 85 years of experience

Simply excellent!



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