

~~SHOULD HAVE~~
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DO

PRIVATE HEALTH INSURANCE
Tariff NK.select XL

Don't make compromises when it comes to your health.



FOCUS MONEY

BESTE KRANKEN-VERSICHERUNG

Top-Schutz
NK.Select XL Bonus, URZ, PVN
(Bestnote mehrfach vergeben)

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Best health is our business.

With top-class protection from the NK.select XL, you benefit from our full expertise, based on over 30 years of experience with the multi-award winning NK tariff. Most importantly, though, modern benefits at the highest level and maximal freedom of choice, thereby allowing the very best health protection for singles and families. First-class benefits rethought – and redesigned!



Flexible rates – choose your deductible

With the NK.select XL 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 XL 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 XL Bonus – optimal for employees

You receive a guaranteed monthly bonus of € 100 from us on the NK.select XL 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.

Example calculation (35 years)

NK.select XL premium (including statutory allowance)	€ 693.21
minus employer subsidy	- € 346.60
minus bonus	- € 100.00
Effective premium	= € 246.61

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 XL such as premium-free co-insurance for children in their first year of life, childcare lump sum, half deductible for children, family and household assistance as well as rooming-in for children up to the age of 16.

Overview of advantages

- Top protection at attractive premiums
- Free choice of doctors and hospitals
- Private medical treatment in the hospital
- Accommodation in single or two-bed rooms
- Excellent benefits for dental and alternative practitioner treatment
- Family-friendly benefits
- Not limited to the maximum rates of the Fee Schedule for Physicians and Dentists (GOÄ/GOZ)
- Comprehensive coverage of check-up examinations and vaccinations
- Premium refund in the event of no benefits being paid
- Simple, digital handling of claims with the Hallesche4u app
- Digital health applications, e.g., apps on prescription

You can rely on this.

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 and dressings	100%	Medicaments and dressings without prescription fee and without fixed amounts.
Rides and transport	100%	No kilometer limit – to and from the nearest suitable doctor/hospital in case of emergency, inability to walk, dialysis, radiotherapy, chemotherapy and outpatient surgeries.
Remedies	100%	Reimbursement of remedies based on the tariff catalog rates.
Alternative practitioners	80% (up to performance amount of € 2,400 per year)	Freedom of choice among licensed alternative practitioners. Reimbursement of services for all treatment methodologies listed in the fee index for alternative practitioners, up to a performance amount of € 2,400.
Medical aids	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 € 450 every 2 years. Earlier replacement possible in case of changes in diopter strength over 0.5. Refractive surgery (such as Lasik) up to € 2,500/eye, every 5 years.
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.
Fertility treatment and cryopreservation	100%	Following prior written approval.

* 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.

In the hospital		
General hospital services	100%*	Free choice of hospital – without the surcharge specified in the statutory health insurance.
Private physician	100%	Private medical treatment if desired. Reimbursement based on the appropriate fee according to the Fee Schedule for Physicians (GOÄ). Reimbursement above the maximum rates in objectively and legally justified cases. You will receive a daily hospital benefit of €60 per day if you forgo private physician treatment.
Single or double rooms	100%	Choose to stay in single, double, or multi-bed rooms. If you choose not to stay in a single room, you will receive a daily hospital benefit of €20, or €50 per day if you choose not to stay in a single or double room.
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 the nearest suitable hospital, with no distance limit.

* Maximum of 200% of costs that would have been incurred in a public hospital for private hospitals. No limit in case of an accident or emergency.



For everyone who doesn't want to make any compromises when it comes to health and expects the highest benefits, the top cover NK.select XL is the right decision.



With NK.select XL you benefit from all the performance advantages that are needed to provide top private cover.

At the dentist		
Dental treatment and dental prophylaxis	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, inlays and orthodontics	90%	Dentures include crowns, bridges, implants, and other treatments.
Maximum performance amount during the first 3 or 4 calendar years		<p>Maximum performance amounts apply for the first four calendar years for dental treatment, dentures, inlays and orthodontic treatments, in total:</p> <ul style="list-style-type: none"> • in the 1st calendar year € 1,500 • in the 1st to 2nd calendar year € 3,000 • in the 1st to 3rd calendar year € 4,500 • in the 1st to 4th calendar year € 6,000 <p>Unlimited after the 5th calendar year, 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.</p>
Further benefits		
Promotion of preventative care and vaccinations		Reimbursements for out-patient and dental check-up examinations and protective 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 XL as one parent*, and the parent has already been insured under it continuously for 8 months.
Childcare flat rate	€ 100 per day, max. 10 days	If the beneficiary needs to care of their sick child and is therefore not able to perform their work duties.
Family and household help	100 % up to € 150 per day	During pregnancy/after the birth, or if a child under 16 years of age is living in the household and the beneficiary is not able to perform household duties due to an illness.
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. Daily cure rate of € 20 per day for a maximum of 28 days following at least a 14-day stay in a hospital.
Psychotherapy	90%	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%	For digital healthcare applications contained in the directory of the German Federal Institute for Drugs and Medical Devices.
	80 % up to € 1,600 performance amount	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. Additional costs for medically necessary return transport from abroad.

* If the parent is insured in the tariff level bonus, the child will be insured free of charge in tariff level 1200 and can switch to the tariff level bonus without risk assessment after the end of the contribution-free period.

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

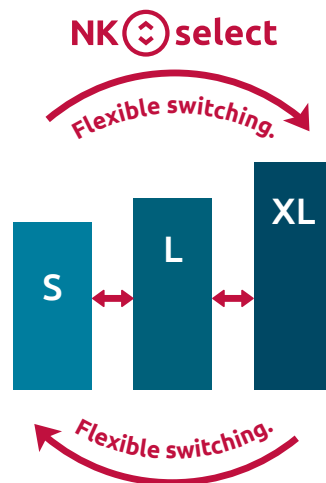
Your tax advantage: 79.59% of the premiums for the NK.select XL tariff are tax-deductible, and 100% of premiums for compulsory nursing care insurance are tax-deductible.

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 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.



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 XL tariff already includes insurance coverage abroad. Nevertheless, the trip abroad protection tariff URZ. is a recommendable addition.

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

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
- Over 85 years of experience

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
- 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



Simply excellent!



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