

Comparison of benefits NK.select XL vs. NK

At the doctor	NK.select XL	NK
Scale of fees for doctors (GOÄ), out-patient	Beyond their maximum rates	Beyond their maximum rates
Medical treatment	100%	100%
Medicines and dressings	100%	100%
Rides and transports	100%	100%
Psychotherapy	90%	80%
Medical aids	100%	100%
Remedies	100%	80%
Vaccinations	100 % (recommended by the STIKO), including travel vaccinations	100 % (recommended by the STIKO)
Visual aids/refractive surgery (e.g. Lasik)	Up to € 450 every 2 years. In case of a change in vision of at least 0.5 diopters also earlier. Refractive surgery (e.g. Lasik) up to € 2,500/eye, every 5 years	Up to € 325 every 2 years. In case of a change in vision of at least 0.5 diopters also earlier. Refractive surgery (e.g. Lasik) up to € 1,500/eye, every 5 years
Alternative practitioner	80 % up to € 2,400 performance amount (resp. € 3,000 invoice amount) per calendar year (GebüH)	80 % up to € 2,600 invoice amount per calendar year (GebüH)
Out-patient palliative care	100%	100%
Fertility treatment and cryopreservation	100%	100%
Medical training for chronically ill people	Without limitation	Up to € 500 per calendar year
In the hospital	NK.select XL	NK
Scale of fees for doctors (GOÄ), in-patient	Beyond their maximum rates	Beyond their maximum rates

In the hospital	NK.select XL	NK
General hospital services	100 %, for private hospitals max. 200 % of the costs that would have been incurred in a public hospital. No limit in case of emergency/accident	100 %, for private hospitals max. 200 % of the costs that would have been incurred in a public hospital. No limit in case of emergency/accident
Treatment	100 % for private medical treatment (daily hospital allowance of € 60 if private medical treatment is not claimed)	100 % for private medical treatment (daily hospital allowance of € 26 if private medical treatment is not claimed)
Accommodation	100 % for one-bed room (daily hospital allowance of € 20 if one-bed is not claimed or € 50 if one- and two-bed room is not claimed)	100 % for one-bed room (daily hospital allowance of € 26 if one- and two-bed room is not claimed)
Rooming-In	100% up to the age of 16	100% up to the age of 16
Ambulance transportation	100%	100%

At the dentist	NK.select XL	NK
Scale of fees for dentists (GOZ)	Beyond their maximum rates	Beyond their maximum rates
Dental treatment	100%	In combination with dental prophylaxis, dentures and inlays 100 % up to € 550 per calendar year, beyond that 75 %
Dental prophylaxis	100%	In combination with dental prophylaxis, dentures and inlays 100 % up to € 550 per calendar year, beyond that 75 %
Dentures and inlays	90%	In combination with dental prophylaxis, dentures and inlays 100 % up to € 550 per calendar year, beyond that 75 %
Orthodontics	90%	75%

At the dentist	NK.select XL	NK
Maximum amounts for dental treatment	<p>Maximum performance amounts, in total</p> <p>€ 1,500 in the 1st calendar year; € 3,000 in the 1st to 2nd calendar year; € 4,500 in the 1st to 3rd calendar year; € 6,000 in the 1st to 4th calendar year; unlimited from the 5th calendar year.</p> <p>If the Insured has had an annual preventive dental checkup in the last 5 calendar years prior to the start of this insurance, the limit will not apply beginning with the 4th calendar year. These maximum amounts do not apply in case of an accident.</p>	<p>Maximum invoice amounts, in total</p> <p>€ 1,800 in the 1st and 2nd calendar year; € 2,600 in the 3rd and 4th calendar year; € 3,900 in the 5th and 6th calendar year; € 5,200 in the 7th and 8th calendar year; € 7,800 in the 9th and 10th calendar year; unlimited from the 11th calendar year.</p> <p>These maximum amounts do not apply in case of an accident</p>

Further benefits	NK.select XL	NK
Promotion for medical screening and vaccinations	Out-patient and dental medical screening as well as vaccinations are not counted towards the deductible/bonus and are not taken into account for premium reimbursement	Through medical screening vouchers (only out-patient medical screening)
Co-insurance free of charge of one child	Up to the age of 1	-
Childcare allowance	€ 100 per day, max. 10 days per calendar year	-

Further benefits	NK.select XL	NK
Digital health applications	<p>100 % for digital health applications included in the list of digital health applications of the Federal Institute for Drugs and Medical Devices.</p> <p>80 % up to € 1,600 of the performance amount (resp. up to € 2,000 invoice amount) for other digital health applications after written agreement in advance</p>	<p>100 % for digital health applications included in the list of digital health applications of the Federal Institute for Drugs and Medical Devices.</p> <p>80 % up to € 1,600 of the performance amount (resp. up to € 2,000 invoice amount) for other digital health applications after written agreement in advance</p>
Family and household help	100 % up to € 150 per day	-
Hospice	100%	100%
Spa treatment	Benefits for spa treatments for medical services, medicines and dressings (without accommodation costs) at the respective reimbursement rates as well as 100 % for spa schedule and spa tax.	Benefits for spa treatments for medical services, medicines and dressings (without accommodation costs) at the respective reimbursement rates as well as 100 % for spa schedule and spa tax.
Spa allowance	€ 20 per day, for max. 28 days	€ 11 per day, for max. 28 days
Return transport	100%	100%

Please note that the scope of the individual health benefits results from the tariff conditions.