

Parts of Tariff bKV-VG and ZbKV-VG

Check-ups

- 100 % reimbursement of the costs for medical check-ups as per the tariff

Tariff bKV-VG and ZbKV-VG (Prevention)

Additional Health Insurance Coverage

As per January 2024

The tariff (part III of the General Conditions of Insurance) is only valid for the group insurance together with part I (German standard conditions MB/KK of the Verband der privaten Krankenversicherung [MB/KK 2009]) and part II (General Conditions of the tariff TB/KK 2013) of the General Conditions of Insurance as well as in the bKV/Group tariffs together with the additional conditions for the employer's financed company health promotion as per the bKV-tariffs and in the ZbKV/Group tariffs together with the additional conditions for the company health promotion as per the ZbKV and ZbKVA-tariffs. The General Conditions of Insurance for the additional health and daily indemnity coverage for hospitalisation as per ZbKV- and ZbKVA-tariffs of the individual insurance are valid for the individual insurance.

I. Eligibility

1. Eligibility in the Group Insurance

1.1 Tariff bKV-VG/Group

All persons who are eligible as employees in the employer's financed additional company health scheme within the frame of the group insurance contract are eligible (bKV-VG – employees).

1.2 Tariff ZbKV-VG/Group

Eligible are – as far as eligible in the frame of the group insurance contract –

a) spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partner in a consensual union and children of a bKV-VG employee during the period of time during which the bKV-VG employee is insured as per tariff bKV-VG,

b) employees who are not eligible in the employer's financed additional company health scheme and their spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partner in a consensual union and children,

c) retired persons and their spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partner in a consensual union and children,

d) members of the policy holder and their spouses, homosexual partners as per the German § 1 of the Civil Partnership Law, partner in a consensual union and children.

2. Eligibility in the Individual Insurance

Tariff ZbKV-VG

All persons are eligible who claim for the right of continuation of coverage in the individual insurance immediately after losing the eligibility as per 1.1 or 1.2.

II. Insurance Benefits

The costs for medical check-ups for the early recognition of diseases, as far as they are mentioned in the tariff (German version), are reimbursable up to the maximum reimbursement amounts mentioned therein. Any check-ups not mentioned in this tariff are not reimbursable.

100 % of the reimbursable costs are paid.

The check-ups gynaecological ultra sound for early cancer diagnosis, ultra sound for breast cancer recognition and the urologic check-up are covered on a yearly basis, all the other check-ups every two calendar years depending on the age and sex of the person insured (see German list of benefits). The costs are only reimbursable from the age mentioned in the list of benefits.

The person insured will receive the check-up cheques for the examinations mentioned in the list of benefits depending on the age and sex at the beginning of the inception date and after that respectively at the beginning of each odd year. The check-up cheques serve for the handing out to the respective doctor. The check-up cheques lose the validity with the termination of the insurance contract.

List of Benefits of Tariff (Z)bKV-VG

Check-ups not mentioned in the tariff list are not reimbursable.

1. Advanced Check-up (every 2 calendar years, from the age 17 to 34)

	GOÄ-Ziffer	Faktor	Gebührensatz (einfach) in EUR	Kosten in EUR
Gesundheitsuntersuchung zur Früherkennung von Krankheiten	29	2,3	25,65	58,99
Blutentnahme	250	1,8	2,33	4,20
Glukose	3560	1,15	2,33	2,68
Cholesterin	3562.H1	1,15	2,33	2,68
HDL-Cholesterin	3563.H1	1,15	2,33	2,68
LDL-Cholesterin	3564.H1	1,15	2,33	2,68
Triglyzeride	3565.H1	1,15	2,33	2,68
Kreatinin	3585.H1	1,15	2,33	2,68
Untersuchung eines Körpermaterials mittels Reagenzträger oder Reagenzzubereitungen und visueller Auswertung	3511	1,15	2,91	3,35
<u>Gesamtsumme in EUR</u>				<u>82,62</u>

2. Extended Check-up of Lab Values/Ultra Sound (every 2 calendar years, from the age 35 to 54)

	GOÄ-Ziffer	Faktor	Gebührensatz (einfach) in EUR	Kosten in EUR
Blutentnahme / Vene	250	1,8	2,33	4,20
Leukozyten - Differenzierung	3551	1,15	1,17	1,34
Calcium	3555	1,15	2,33	2,68
Chlorid	3556	1,15	1,75	2,01
Kalium	3557	1,15	1,75	2,01
Natrium	3558	1,15	1,75	2,01
Blutkörperchensenkungsgeschwindigkeit	3501	1,15	3,50	4,02
Harnsäure	3583.H1	1,15	2,33	2,68
Harnstoff	3584.H1	1,15	2,33	2,68
Kreatinin	3585.H1	1,15	2,33	2,68
Alkalische Phosphatase	3587.H1	1,15	2,33	2,68
Alpha-Amylase	3588.H1	1,15	2,91	3,35
Gamma-Glutamyltranspeptidase (Gamma-GT)	3592.H1	1,15	2,33	2,68
Glutamatoxalacetattransaminase (GOT)	3594.H1	1,15	2,33	2,68
Glutamatpyruvattransaminase (GPT)	3595.H1	1,15	2,33	2,68
TSH basal	4030	1,15	14,57	16,76
Ultraschalluntersuchung eines Organs	410	2,3	11,66	26,81
Ultraschalluntersuchung von bis zu 3 Organen	3 x 420	3,5	13,98	48,96
<u>Gesamtsumme in EUR</u>				<u>132,91</u>

3. Extended Check-up of Lab Values/Ultra Sound and ECG (every 2 calendar years, from the age of 55)

	GOÄ-Ziffer	Faktor	Gebührensatz (einfach) in EUR	Kosten in EUR
Blutentnahme / Vene	250	1,8	2,33	4,20
Leukozyten - Differenzierung	3551	1,15	1,17	1,34
Calcium	3555	1,15	2,33	2,68
Chlorid	3556	1,15	1,75	2,01
Kalium	3557	1,15	1,75	2,01
Natrium	3558	1,15	1,75	2,01
Blutkörperchengeschwindigkeit	3501	1,15	3,5	4,02
Harnsäure	3583.H1	1,15	2,33	2,68
Harnstoff	3584.H1	1,15	2,33	2,68
Kreatinin	3585.H1	1,15	2,33	2,68
Alkalische Phosphatase	3587.H1	1,15	2,33	2,68
Alpha-Amylase	3588.H1	1,15	2,91	3,35
Gamma-Glutamyltranspeptidase (Gamma-GT)	3592.H1	1,15	2,33	2,68
Glutaminoxalacetattransaminase (GOT)	3594.H1	1,15	2,33	2,68
Glutamylpyruvattransaminase (GPT)	3595.H1	1,15	2,33	2,68
TSH basal	4030	1,15	14,57	16,76
Ultraschalluntersuchung eines Organs	410	2,3	11,66	26,81
Ultraschalluntersuchung von bis zu 3 Organen	3 x 420	3,5	13,98	48,96
Belastungs-EKG	652	2,3	25,94	59,66
<u>Gesamtsumme in EUR</u>				<u>192,57</u>

4. Ophthalmologic Check-up, Glaucoma Check-up included (every 2 calendar years, from the age of 35)

	GOÄ-Ziffer	Faktor	Gebührensatz (einfach) in EUR	Kosten in EUR
Beratung	1	2,3	4,66	10,72
Untersuchung mind. eines Organsystems	6	2,3	5,83	13,41
Binokulare Untersuchung des Augenhintergrundes	1242	2,3	8,86	20,38
Tonometrische Untersuchung	1256	1,8	5,83	10,49
<u>Gesamtsumme in EUR</u>				<u>55,00</u>

5. Video Based Skin Cancer Screening (every 2 calendar years, from the age of 35)

	GOÄ-Ziffer	Faktor	Gebührensatz (einfach) in EUR	Kosten in EUR
Videosystemgestützte Untersuchung u. Bild-dokumentation von Muttermalen, einschl. digitaler Bildverarbeitung	612 analog	1,8	44,12	79,42
<u>Gesamtsumme in EUR</u>				<u>79,42</u>

6. Gynaecological Ultra Sound Check-up for the Early Recognition of Cancer (every year, from the age of 17)

	GOÄ-Ziffer	Faktor	Gebührensatz (einfach) in EUR	Kosten in EUR
Ultraschalluntersuchung eines Organs	410	2,3	11,66	26,81
Ultraschalluntersuchung von bis zu 3 Organen	3 x 420	2,3	13,98	32,17
Zuschlag transcavitäre Untersuchung	403	1,8	8,74	15,74
<u>Gesamtsumme in EUR</u>				<u>74,72</u>

7. Ultra Sound Breast Cancer Check-up (every year, from the age of 35)

	GOÄ-Ziffer	Faktor	Gebührensatz (einfach) in EUR	Kosten in EUR
Ultraschalluntersuchung der Brust	418	2,3	12,24	28,15
Ultraschalluntersuchung weiteres Organ	420	2,3	4,66	10,72
Ultraschalluntersuchung weiteres Organ	420	2,3	4,66	10,72
<u>Gesamtsumme in EUR</u>				<u>49,59</u>

8. Urological Check-up (every year, from the age of 45)

	GOÄ-Ziffer	Faktor	Gebührensatz (einfach) in EUR	Kosten in EUR
Ultraschalluntersuchung eines Organs	410	2,3	11,66	26,81
Ultraschalluntersuchung von bis zu 3 Organen	3 x 420	2,3	13,98	32,17
Zuschlag transrektale Untersuchung	403	1,8	8,74	15,74
Bestimmung des PSA-Wertes	3908.H3	1,15	17,49	20,11
Blutentnahme	250	1,8	2,33	4,20
<u>Gesamtsumme in EUR</u>				<u>99,03</u>

9. Pregnancy Check-up (every 2 calendar years from the age of 17 to 45)

	GOÄ-Ziffer	Faktor	Gebührensatz (einfach) in EUR	Kosten in EUR
Ultraschalluntersuchung Mutterschaftsvorsorge	3 x 415	2,3	17,49	3 x 40,22
<u>Gesamtsumme in EUR</u>				<u>120,66</u>