

Essential Parts of Tariff bKV-V and ZbKV-V

Check-ups

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

Vaccinations

- 100 % reimbursement of the costs for vaccinations
- 100 % reimbursement of the costs for the vaccine

Maximum Reimbursement Amount as per the Tariff Rate chosen

- Per person and calendar year a maximum reimbursement amount of a total of
 - € 180 in tariff rate I
 - € 300 in tariff rate II
 - € 420 in tariff rate III
 - € 540 in tariff rate IVis valid.

Tariff bKV-V and ZbKV-V (Check-Ups)

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-V/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-V – employees).

1.2 Tariff ZbKV-V/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-V employee during the period of time during which the bKV-V employee is insured as per tariff bKV-V,

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-V

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

1. The following costs are reimbursable

1.1 Medical Check-ups

The costs for the following medical check-ups are reimbursable within the frame of the scale for doctors (GOÄ):

a) General Check-ups such as:

- Full medical check-up (anamnesis, examination of the body, of the blood and urine),
- Sonography of the inner organs,
- Pulmonary function testing for the early recognition,
- Stroke check-up (examination of the current behaviour)
- Early recognition of a glaucoma (ocular fundus and tonometric examination)
- Check-up of the thyroid gland (ultrasound and blood test).

b) Early Recognition of Cancer such as:

- Mammography screening,
- Colonoscopy,
- Examination of colon and rectum (examination with touching and quick test of occult blood in the stool),
- Examination of the prostate (determining of PSA and sonography)
- Sonography of the breast, uterus, ovaries and kidneys with women,
- Skin cancer screening (incident light microscopy of the skin).

c) Pregnancy check-up such as the triple test for the risk assessment of Down Syndrome as well as a vitality examination with a sonography.

d) Check-ups for children and teenagers.

Each medical check-up measures as per a) to d) may be claimed every year and are not limited to a certain age.

1.2 Vaccinations

The costs for medical benefits and the vaccine for single or multiple vaccinations recommended by the German Permanent Committee (STIKO – Ständige Impfkommission) with the Robert-Koch-Institut are reimbursable as well as the vaccinations against rabies, hepatitis and tick bites and vaccinations as a prophylaxis for trips abroad.

2. Reimbursement

100 % of the reimbursable costs for check-ups (see II. N° 1.1) and vaccinations (see II. N° 1.2) are paid up to the amount of the maximum reimbursement amount fixed in the tariff rate agreed upon.

III. Maximum Reimbursement Amount

The following maximum reimbursement amounts are valid per person and calendar year respective to the chosen tariff rate:

- € 180 in tariff rate I
- € 300 in tariff rate II
- € 420 in tariff rate III or
- € 540 in tariff rate IV.

If the insurance coverage does not start on the 1 January of a calendar year the maximum reimbursement amount is reduced by 1/12 for each month not insured.