

# Comparison of benefits offered by Hallesche comprehensive health insurance

## At a glance: Our exceptional range of benefits

Status: April 2023

Quality criteria	PRIMO	KS	NK
<b>Deductible per year and insured person</b>	For out-patient, in-patient, dentist: PRIMO.SB 1 Z (plus) € 300 PRIMO.SB 2 Z (plus) € 600 PRIMO.SB 3 Z (plus) € 1,200	For out-patient, in-patient, dentist: KS.3 € 300 KS.1 € 600 KS.2 € 1,200	For out-patient, in-patient, dentist: NK.3 € 300 NK.2 € 600 NK.1 € 1,200 NK.4 € 3,000
<b>Bonus (monthly payment, offset in the event of a benefit claim)</b>	PRIMO.Bonus Z (plus) with € 30 monthly bonus	KS.Bonus with € 60 monthly bonus	NK.Bonus with € 60 monthly bonus
<b>At the doctor</b>			
<b>Scale of fees for doctors (GOÄ), out-patient</b>	Up to the maximum rates	Also beyond the maximum rates – as far as factually and legally justified	
<b>Medical treatment</b>	100 %, if the general practitioner (ophthalmologist, gynecologist, pediatrician, emergency doctor or doctor on duty) is consulted first; 75 % if a specialist is consulted directly	100 %	100 %
<b>Medicines and dressings</b>	75 % up to € 2,000 invoice amount per calendar year, beyond that 100 %	80 % for remedies, medicines and dressings up to € 1,350 invoice amount per calendar year, beyond that 100 %	100 %
<b>Rides and transports</b>	100 %  To and from the nearest available suitable doctor/hospital in case of emergencies, dialysis, deep therapy and chemotherapy	100 %  To and from the nearest available suitable doctor/hospital in case of emergencies, inability to walk, dialysis, deep therapy, chemotherapy and out-patient surgeries	100 %
<b>Psychotherapy</b>	75 % for 50 sessions per calendar year	80 %	80 %
By doctors and non-physician therapists without agreement in advance			

Quality criteria	PRIMO	KS	NK
<b>Medical aids</b>	75 %; 90 % when purchased through the insurer  Open catalogue of aids (standard design)	100 %  Open catalogue of aids	100 %
<b>Remedies</b>	75 %  Reimbursement of remedies according to the tariff catalog; speech therapy and occupational therapy also for adults; treatment by certified members of non-medical professions also	80 % for remedies, medicines and dressings up to € 1,350 invoice amount per calendar year, beyond that 100 %	80 %
<b>Medical screening</b>	100 %  In accordance with statutory programs without age limitation	100 %  Without limitation to the statutory programs, related to age, frequency or certain diseases	100 %
<b>Vaccinations</b>	100 % (recommended by the STIKO)	100 % (recommended by the STIKO)  Costs for the vaccines are reimbursed as medicines	100 % (recommended by the STIKO)
<b>Visual aids/refractive surgery (e.g. Lasik)</b>	Up to € 125 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 € 500/eye, every 5 years.	Up to € 200 every 2 years. In case of a change in vision of at least 0.25 diopters also earlier. Refractive surgery (e.g. Lasik) up to € 1,000/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.
<b>Alternative practitioner</b>	75 % up to € 1,000 invoice amount per calendar year (GebüH)	No benefit	80 % up to € 2,600 invoice amount per calendar year (GebüH)
<b>Out-patient palliative care</b>	100 %	100 %	100 %
<b>Fertility treatment and cryopreservation</b>	No benefit	100 %	100 %
<b>Medical training for chronically ill people</b>	Up to € 500 per calendar year, beyond that after written agreement in advance		
<b>Further out-patient benefits</b>	100 % for sociotherapy, for the assistance of midwives or male midwives (incl. delivery in birth centre), for home nursing care, for social pediatrics and early intervention		

Quality criteria	PRIMO	KS	NK
<b>In the hospital</b>			
<b>Scale of fees for doctors (GOÄ), in-patient</b>	PRIMO: Up to the maximum rates for treatment by attending physician  PRIMOplus: Up to the maximum rates	Up to the maximum rates for treatment by attending physician	Also beyond their maximum rates – if objectively and legally justified
<b>General hospital services</b>	100 %, for private hospitals max. 150 % 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
<b>Treatment</b>	Standard and attending physician services  PRIMOplus: 100 % for private medical treatment (daily hospital allowance of € 25 if private medical treatment is not claimed)	Standard and attending physician services	100 % for private medical treatment (daily hospital allowance of € 26 if private medical treatment is not claimed)
<b>Accommodation</b>	100 % for multi-bed room  PRIMOplus: 100 % for two-bed room (daily hospital allowance of € 20 if two-bed room is not claimed)	100 % for multi-bed room	100 % for one-bed room (daily hospital allowance of € 26 if one- and two-bed room is not claimed)
<b>Rooming-in</b>	100 %	100 %  Up to the age of 16	100 %
<b>Psychotherapy</b>	100 %	100 %  Without limitation of the length of stay and without written agreement in advance	100 %
<b>Ambulance transportation</b>	100 %	100 %	100 %
Transportation to and from the nearest suitable hospital without mileage limit, without restriction to certain means of transport			

Quality criteria	PRIMO	KS	NK
<b>At the dentist</b>			
<b>Scale of fees for dentists (GOZ)</b>	Up to the maximum rates	Also beyond their maximum rates – if objectively and legally justified	
<b>Dental treatment</b>	100 %	100 %	In combination with dental prophylaxis, dentures and inlays 100 % up to € 550 per calendar year, beyond that 75 %
<b>Dental prophylaxis</b>	100 %	100 %	In combination with dental treatment, dentures and inlays 100 % up to € 550 per calendar year, beyond that 75 %
<b>Dentures and inlay</b>	75 %	75 %, Inlays: 100 %	In combination with dental treatment and dental prophylaxis 100 % up to € 550 per calendar year, beyond that 75 %
<b>Orthodontics</b>	75 %	75 %	75 %
<b>Maximum amounts for dental treatment</b>	<p>Maximum invoice amounts, in total</p> <p>€ 1,000 in the 1st calendar year  € 2,000 in the 1st to 2nd calendar year  € 3,000 in the 1st to 3rd calendar year  € 4,000 in the 1st to 4th  € 5,000 in the 1st to 5th  € 5,000 per year from the 6th 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.  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.  These maximum amounts do not apply in case of an accident.</p>
<b>Treatment and cost plan</b>		Submission of an estimated invoice amount for dentures of € 2,500 or more; if not submitted, half of the exceeding part will be reimbursed	
	For implants always required; for orthodontics always required – without reduction		For implants always required
<b>Price-benefit schedule for dental material and laboratory work</b>	Extensive list above statutory health insurance level		No list

Quality criteria	PRIMO	KS	NK
<b>Further benefits</b>			
<b>Promotion for medical screening and vaccinations</b>	Through medical screening vouchers		
<b>Digital health applications</b>	100 % for digital health applications included in the list of digital health applications of the Federal Institute for Drugs and Medical Devices 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		
<b>Hospice</b>	100 %	100 %	100 %
	Reimbursement in the case of an incurable, progressive or highly advanced illness with limited life expectancy in accordance with the statutory health insurance benefit		
<b>Spa treatment</b>	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.		
<b>Spa allowance</b>	No benefit		€ 11 per day, for max. 28 days Following a minimum 14-day hospital stay
<b>Abroad</b>			
<b>Free choice of doctor abroad</b>	The restriction to the German scale of fees can be revoked by separate agreement	Not tied to the German scale of fees for doctors and dentists (GOÄ/GOZ)	
<b>Scope</b>	Medical treatment anywhere in the world during a temporary stay abroad. Specific medically necessary treatment abroad if such is not possible in Germany		
<b>Return transport/burial abroad or repatriation</b>	From URZ tariff: 100 % for additional travel expenses; also burial abroad or repatriation to Germany.		100 % reimbursement for additional travel costs; also burial abroad or repatriation to Germany.

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