

Tariff FEELfree_plus Additional Health Insurance Coverage

As per January 2024

Essential Parts of Tariff FEELfree_plus

100% Reimbursement of

- Visual aids and refractive eye surgery up to € 180
- Hearing aids
- Other aids
- Remedies as per the tariff list of remedies
- Medicaments and dressings
- Non-medical practitioner

100% Reimbursement of

- Preventive examinations
- Inoculations

100% Reimbursement of

- Dental treatments (plastic dental fillings, inlays, root canal and periodontal treatment)
- Dentures (crowns, bridges, implants and prosthesis)
- Dental prophylaxis as well as bleaching up to 60 €

Maximum Reimbursement Amount as per the Tariff Rate chosen

- Per person and calendar year a maximum reimbursement amount of a total of
 - 300 € in tariff rate FEELfree_plus 300
 - 600 € in tariff rate FEELfree_plus 600
 - 900 € in tariff rate FEELfree_plus 900
 - 1,200 € in tariff rate FEELfree_plus 1200
 - 1,500 € in tariff rate FEELfree_plus 1500
- The maximum reimbursement amount is valid for all benefits mentioned in II

Part III of the General Conditions of Insurance

The tariff (part III of the General Conditions of Insurance) is only valid together with part I (German standard conditions 2009 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 the additional conditions of the employer's financed company health promotion as per the bKV-tariffs.

I. Eligibility

All persons are eligible, if they are part of the group of persons, what is laid down in the group insurance contract. This is defined in the group insurance contract.

II. Insurance Benefits

Recommendation

The tariff FEELfree_plus supplements the benefits of other cost units (e.g. statutory health insurance or private supplementary insurance). In order to make optimal use of your annual maximum reimbursement amount, please first make use of the benefits of the other cost units.

1. Visual Aids and Refractive Eye Surgery

A total of € 180 of the costs for refractive eye surgeries (e. g. LASIK) and the following costs for visual aids:

- Contact lenses, spectacles as well as sunglasses and monitor work glasses – each with dioptries
- are reimbursable per person and calendar year.

2. Hearing Aids

The costs for the new purchase or the replacement of a hearing aid are reimbursable.

The costs for earmolds, costs for repairs and other operating costs (such as batteries) are not covered.

3. Other Aids (with exception of visual aids and hearing aids)

Costs for medically prescribed aids (material and technical aids as well as prostheses) are reimbursable if they

- directly relieve or balance disabilities, consequences of diseases or accidents (such as wheelchairs, prostheses),
- are necessary for therapy and diagnostics (such as blood pressure monitors),

- are necessary for life support (life-supporting aids such as respirators).

Furthermore, the costs of purchase and training of a guide dog are reimbursable. The costs for a communication aid as per the regulation of communication aids (such as a sign language interpreter, speech-to-text interpreter) are also reimbursable as far as these are necessary for the claiming of benefits as per this tariff.

Above that, the costs for instruction, maintenance, and repair of aids, except from repairs of soles and heels of orthopaedic measure shoes are reimbursable.

The following costs are not reimbursable for aids,

- the costs of which the nursing care insurance has to pay basically,
- which are counted to the fitness, wellness and/or relaxation area,
- which are objects of daily use and hygiene articles of the daily life (such as clinical thermometers, anti-allergic linen).

4. Remedies

The costs for the following medically prescribed remedies are reimbursable:

- physiotherapy/motion exercises
- therapeutic gymnastics
- massages
- medical packs/hydrotherapy/baths
- inhalations, cold and heat treatment
- electric and physical treatment
- electrotherapy
- phototherapy
- radiotherapy
- speech therapy
- ergotherapy
- physiotherapeutic palliative care
- nutrition therapy

5. Medicaments and Dressings

The costs for medically prescribed medicaments and dressings are reimbursable.

The following medicaments are not reimbursable: ovulation inhibitors (except that they are necessary for the treatment of a basic disease such as acne), geriatrics, nutrients and tonics (with the exception of the nutrients similar to medicaments which are mentioned in § 4 part II para. 5 of the General Conditions of Insurance), hair growth products, slimming products, hormone supplements for anti aging measures, potency-enhancing and cosmetic products, disinfectants, pure mineral waters, bath additives and the like, even if they are prescribed by a treating person and even if they contain healing substances.

6. Non-Medical Practitioner

The costs for out-patient treatments by non-medical practitioners in the sense of the German Alternative Medical Practitioners Act (see § 4 (2) MB/KK 2009) are reimbursable.

Among these are:

All methods of examination and treatments mentioned in the table of charges for non-medical practitioners, the remedies mentioned in this table as well as the way charges up to the respective mentioned maximum amount as well as medicaments and dressings prescribed by a non-medical practitioner.

7. Preventive Examinations

The costs for preventive examinations within the German Medical Fee Schedule (German GOÄ) are reimbursable. These include, for example, cardiovascular prevention, pregnancy prevention, cancer prevention and stroke prevention.

8. Inoculation (incl. vaccine)

The costs for the necessary medical services and the vaccine for single and multiple vaccinations are reimbursable,

- recommended by the Permanent Vaccination Commission at the Robert Koch Institute (STIKO),
- against rabies, hepatitis and early summer meningoencephalitis (FSME), or

- as prophylaxis for travel abroad.

We do not reimburse the costs of vaccinations if they have to be covered by the employer due to the occupational activity.

9. Dental Treatment

The costs for

- plastic fillings,
- inlays (metal, ceramics, plastics) and
- root canal and periodontosis treatments

are reimbursable.

The costs for out-patient expenses for the dental fee in the frame of the table of charges for dentists and doctors (German GOÄ/GOZ) as well as for reasonable dental benefits (material and lab costs) are reimbursable.

10. Dentures

The costs for dentures are reimbursable.

Dentures are: prostheses, crowns, bridges, implants (included are the necessary preparative surgical measures connected with the dentures to reconstruct the jawbone) as well as occlusal aids and splints, functional analytical and functional therapeutic measures which are connected with the dentures as well as the reparation of dentures.

The costs for the out-patient dental fees within the frame of the scale of charges for dentists and doctors (German GOÄ/GOZ) are reimbursable as well as the costs for reasonable dental benefits (costs of material and lab).

11. Dental Prophylaxis

The costs for professional tooth cleaning and bleaching with a dentist are reimbursable up to the amount of € 60 per person and calendar year as per the scale of charges for dentists (GOZ).

III. Maximum Reimbursement Amount

100 % of the costs will be reimbursed up to the maximum reimbursable amount agreed upon in the respective tariff rate. The maximum reimbursement amount is valid for all benefits mentioned in II.

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

- 300 € in tariff rate FEELfree_plus 300,
- 600 € in tariff rate FEELfree_plus 600,
- 900 € in tariff rate FEELfree_plus 900,
- 1,200 € in tariff rate FEELfree_plus 1200 or
- 1,500 € in tariff rate FEELfree_plus 1500.

If the insurance contract does not start on 1st January of a calendar year, the respective maximum reimbursement amount for this calendar year will be reduced by 1/12 of each not-insured month.