

Why do you need private health insurance?

Private health insurance gives you freedom of choice and self-empowerment. With private health insurance, you are free to choose your own doctor and can structure your health protection to suit your own needs and wishes. Your contractually agreed benefits are guaranteed on a lifelong basis. The AktiMed Plus rate provides you with convenient protection and high-quality care. You also benefit from Allianz's exclusive service.

▼ Examples

Particular situations can arise in which it is important to have a strong partner. We have provided you with three examples.

| Service abroad | Top specialist | Treatment by an alternative practitioner |
|---|--|---|
| <p>Matthias E. is on holiday in Vietnam and has been suffering from stomach pain that is getting worse and worse for several days. With the help of an Allianz telephone interpreter, the local doctor is able to treat him in a targeted manner.</p> <p>Allianz provides the medical interpreter and ensures optimum local care.</p> | <p>Anna K. has been suffering from back problems for years. She was recently diagnosed with a slipped disc and advised to undergo surgery. She is now unsure whether the surgery is really necessary or whether more conservative treatment, without surgery, could help.</p> <p>Allianz arranges an appointment for her with a leading doctor in this field to obtain a second opinion.</p> | <p>Tom F. suffers from recurring severe migraines. His doctor prescribes him painkillers. Although these ease the pain in the short term, they cause Tom F. to suffer from stomach problems at the same time. He stumbles across information on acupuncture, which would treat his migraines without any side effects, on the Internet.</p> <p>Allianz assumes the costs of acupuncture, also at an alternative practitioner.</p> |

AktiMed Plus benefits

- Out-patient treatment**
 - 100% for medical services
 - 100% for medication and dressings
 - 100% for services provided by alternative practitioners, up to EUR 1,000 per year
 - 100% for medical aids (e. g. wheelchairs) when purchased via Allianz
 - 100% for remedies other than drugs (e. g. massage)
 - 100% for psychotherapy for 1–30 sessions, 70% from 31st session onwards, max. 50 sessions per year
 - Visual aids of up to EUR 250 within a 24-month period
- Treatment in hospital**
 - 100% for services provided by a doctor of your choice or a doctor with hospital affiliation
 - 100% for accommodation in a ward with two beds
- Dental treatment**
 - 100% for dental treatment and preventative dental treatment
 - 75% for dental prosthesis and inlays
 - 75% for orthodontic treatment prior to 21st birthday, always following an accident or severe illness
- Abroad**
 - 6-month global insurance cover for trips abroad
- Special advantages**
 - Reimbursement from the first invoice with a percentage deductible
 - Cost reimbursement for recognized alternative treatment methods (e. g. acupuncture)
 - For treatment by a doctor of your choice in hospital, reimbursement of up to 5.0 times the fee scale for doctors
 - Treatment in private clinics
 - Reimbursement of up to 6 implants per jaw
 - Professional dental cleaning and preventative dental treatment
 - Repatriation from abroad with an accompanying individual
 - The GesundheitsLotsen>>>® (HealthPilot) program: numerous services for your health (e. g. back exercises)
- Exclusive service**
 - Comprehensive emergency support in every language if you fall ill abroad
 - Second opinion from specialists concerning illnesses with serious consequences (e. g. bowel cancer)
 - Medical and legal advice if medical malpractice is suspected
 - Own service number with a personal contact partner who can be reached at any time



The Allianz exclusive service also guarantees you an extensive service package whenever you need it – or if you simply require advice.

FOR MORE INFORMATION
www.allianz.de/aktimedplus



AktiMed Plus

▼ Principle and benefits

For people who want extensive private protection for their health, Allianz offers the AktiMed Plus rates. Offering good value for money, AktiMed Plus is suitable for both salaried employees and the self-employed. You select the rate that suits your needs and life situation. You also benefit from the Allianz BONUS program.

AktiMed Plus rates and additional components:

AktiMed Plus 100

With a deductible only for medication, dressings and remedies other than drugs of 10 %, max. of EUR 500 per person and calendar year

AktiMed Plus 90

With a deductible of 10 %, max. of EUR 500 per person and calendar year

With a premium advantage thanks to the general practitioner principle:

AktiMed Plus 90 P

Benefits as with AktiMed Plus 90

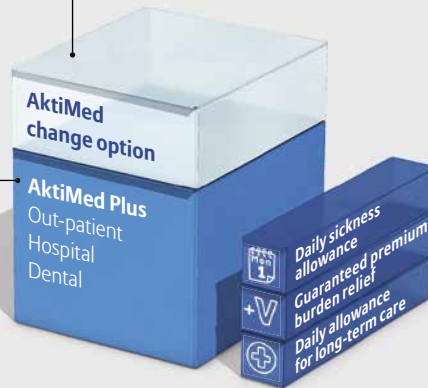
AktiMed Plus 70 P

Same benefits as AktiMed Plus 90 P with a deductible of 30 %, max. of EUR 1,000 per person and calendar year

AktiMed Plus 90 P and 70 P also available as trainee rates with premiums that are even lower

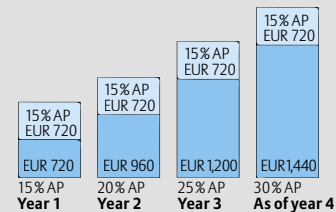
AktiMed change option:

Can be insured as a supplementary component when you take the policy out for the first time. You can increase your insurance cover three times without having to undergo a risk assessment – even if you have reduced it in the past.



Current BONUS program:

If you do not submit any invoices for the previous year, you can already enjoy a BONUS of 15 % of your annual premium. The longer you do not submit any invoices, the greater the BONUS.



■ Premium refund based on a monthly premium of EUR 400 = EUR 4,800 annual premium (AP), also pro rata if the policy inception date falls during the year

□ Additional premium refund for AktiMed Plus 100




As an employee, you only pay, as of the 4th year:

EUR 400 monthly premium
 - EUR 200 employer's share
 - EUR 120 refund
 = EUR 80 premium for payment

The employer pays up to half of your premium. As an employee, you receive the BONUS in full.

Additional components

benefits

| | |
|---|--|
|  Daily sickness allowance | In the event of prolonged illness, you can use the daily sickness allowance to secure your income, as an employee, after the end of the continued salary payment period. As a self-employed person, you can protect yourself against a loss of income. |
|  Guaranteed premium burden relief | With rate supplement V, you can agree on a flexible (up to the age of 59) reduction of your premiums in old age. This allows you to reduce your monthly premium by up to 80 % from the age of 65 onwards. |
|  Daily allowance for long-term care | If you need long-term care, you may be hit by a financial gap which is only partly covered by the statutory compulsory long-term care insurance. Allianz's long-term care daily allowance insurance allows you to close this gap. |

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Good to know:

Particularly recommended for: AktiMed Plus 100 is particularly well-suited to salaried employees, because the rate provides for a low deductible and a high premium refund.

Not suitable for: AktiMed Plus 90 P and 70 P are not recommended for people who want to visit a specialist directly without requiring a referral.

General practitioner principle: In the AktiMed Plus 90 P and 70 P rates, your general practitioner is generally the first port of call. If he does not refer you to a specialist, the reimbursement for out-patient treatment is reduced to 80 % (not for gynecologists/ophthalmologists/pediatricians).

Percentage deductible pays off: With a percentage deductible, your reimbursement is often more than in the case of an absolute deductible.

Dental reimbursement: In the first 12/24/36/48 months of the period of insurance, Allianz provides a maximum of up to EUR 750/EUR 1,500/EUR 2,250/EUR 3,000. As of the 49th month or after an accident, you receive the benefit in full.

Fee scales for doctors, dentists and alternative practitioners: Allianz generally provides benefits up to the applicable maximum rates (3.5 times the rate)/maximum amounts. If you want to be

treated by a doctor of your choice in hospital, Allianz provides benefits for up to 5.0 times the fee scale for doctors.

Important medical checkups: With the lump-sum medical checkup allowance, a lump-sum reimbursement is provided for important medical checkups without this having any impact on your premium refund and deductible if you do not make use of any other services.

BONUS program for children and young people: Children and young people up to the age of 21 receive a BONUS corresponding to 35% of the annual premium as of the first year in which no benefits are used. In the AktiMed Plus 100 rate, the BONUS comes to as much as 50%.

The extra that makes sense: With private daily sickness allowance and long-term care daily allowance insurance, you enjoy financial protection even in the event of prolonged illness, or in the event that you require long-term care.

General Terms and Conditions of Insurance (AVB): This information can only offer you an overview of the services we provide. The General Terms and Conditions of Insurance (AVB) which were in place at the time your policy was taken out are decisive as far as your insurance cover is concerned.

My Allianz & Allianz benefits program

More of an overview, more advantages – day in, day out.
 Register at www.allianz.de/meine-allianz

Always there for you when it matters most: