

## 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 Best rate offers you the very best level of protection with first-class benefits. 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	Change of clinic within Germany if desired
<p><b>Matthias E.</b> 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><b>Anna K.</b> 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><b>Christian L.</b> from Hamburg falls off his mountain bike in the Bavarian alps. After being treated by a private doctor in a specialized clinic there, he is transferred to the private ward of a Hamburg hospital, near where he lives, on request for further treatment.</p>
<p><b>Allianz provides the medical interpreter and ensures optimum local care.</b></p>	<p><b>Allianz arranges an appointment for her with a leading doctor in this field to obtain a second opinion.</b></p>	<p><b>Allianz organizes the transportation and assumes all of the associated costs.</b></p>

## AktiMed Best benefits

- Out-patient treatment**
  - 100% for medical services
  - 100% for medication and dressings
  - 100% for alternative practitioners
  - 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 the 31st session onwards
  - 100% Visual aids of up to EUR 400 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 one or two beds
- Dental treatment**
  - 100% for dental treatment, preventative dental treatment and inlays
  - 85 % for dental prosthesis
  - 85 % for orthodontic treatment prior to 21st birthday, always following an accident or severe illness
- Abroad**
  - 12-month global insurance cover for trips abroad
- Special advantages**
  - No restriction to the maximum rates on the fee scales for doctors and dentists
  - Cost reimbursement for recognized alternative treatment methods (e. g. acupuncture)
  - Unlimited number of psychotherapy sessions
  - Treatment in private clinics
  - Changes of clinic within Germany if desired, including to a private ward
  - Unlimited number of implants
  - Professional dental cleaning and preventative dental treatment
  - Repatriation from abroad with an accompanying individual
  - The GesundheitsLotsen>>>® program (HealthPilot): numerous services for your health (e. g. back training)
- 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 best possible treatment whatever the situation: first-class benefits and the Allianz exclusive service guarantee you an extensive service package whenever you need it – or if you simply require advice.**

**FOR MORE INFORMATION**  
[www.allianz.de/aktimedbest](http://www.allianz.de/aktimedbest)

# AktiMed Best

## ▼ Principle and benefits

For people who expect the most from their health insurance, Allianz offers the AktiMed Best rates. Depending on your needs, you can choose between one of two rates, which only differ in terms of the deductible. You can also benefit from the Allianz BONUS program: if you do not submit any invoices for the last calendar year, Allianz reimburses you for part of your premiums.

### AktiMed Best rates and additional components:

#### 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



#### AktiMed Best 90

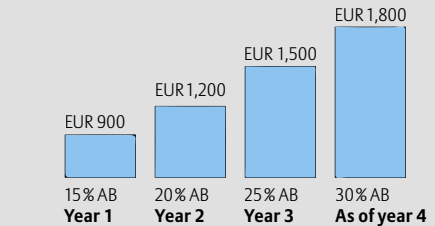
With a deductible of 10%, max. of EUR 500 per person and calendar year

#### AktiMed Best S – favorable premium

With an absolute deductible of EUR 3,000 per person and calendar year

### 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 the period of time in which no invoice is submitted, the greater the value of the BONUS.



■ Premium refund for monthly premium of EUR 500 = EUR 6,000 annual premium (AP), also pro rata if the policy inception data falls during the year

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

EUR 500 monthly premium  
 - EUR 250 employer's rate  
 - EUR 150 reimbursement  
 EUR 100 premium for payment

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

### Additional components

### benefits

	<b>Daily sickness allowance</b>	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.
	<b>Guaranteed premium burden relief</b>	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.
	<b>Daily allowance for long-term care</b>	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.

## §

### Good to know:

**Particularly recommended for:** AktiMed Best 90 is particularly well-suited to people who want the best possible protection.

**Not suitable for:** AktiMed Best S is not recommended for customers who cannot easily bear a high co-payment in the event of illness.

**Percentage deductible in the AktiMed Best 90 rate 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 1,000/EUR 2,000/EUR 3,000/EUR 4,000. As of the 49th month or after an accident, you receive the benefit in full.

**Important medical checkups:** With the lump-sum medical check-up 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.

**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](http://www.allianz.de/meine-allianz)

Always there for you when it matters most: