

## Why do you need private health insurance?

Private health insurance gives you freedom of choice, self-empowerment and reliability. From your professional activities as a doctor, you know just how valuable treatment as a private patient is if you fall ill. The Ärzte Plus 100 rate provides adequate protection with individual options to suit your career. 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	Two-bed ward in hospital	Implant
<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>Dr. Karin V.</b> falls on black ice and is admitted to hospital with a fracture of the vertebrae. She requires an operation performed by a specialist. Accommodation in a comfortable ward with two beds aids her recovery.</p>	<p><b>Dr. Anton L.</b> is experiencing repeated severe toothache following root treatment. His dentist cannot save the tooth, which needs to be extracted. Once the wound has healed, his dentist recommends an implant: an artificial root with a fully veneered, fully ceramic crown in order to ensure full dental rehabilitation and aesthetic qualities.</p>
<p><b>Allianz provides the medical interpreter and arranges optimum local care.</b></p>	<p><b>Allianz assumes the costs of private medical treatment and accommodation in a two-bed room.</b></p>	<p><b>Allianz assumes the costs of the implant, including the crown.</b></p>

## Ärzte Plus 100 benefits

- Out-patient treatment**
  - 100% for medical services
  - 100% for medication and dressings with a deductible
  - 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**
  - Option of moving to the Ärzte Best 100 rate, which offers more extensive benefits
  - Cost reimbursement for recognized alternative treatment methods where treatment is performed by doctors (e. g. chiropractic)
  - Deductible for medication and dressings of EUR 800 per person and calendar year
  - Reimbursement of hepatitis B vaccination
  - 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>>>® program (HealthPilot): numerous services for your health (e. g. back training)
- Exclusive service**
  - Comprehensive emergency support in every language if you fall ill abroad
  - Dedicated service number with a personal contact partner who can be reached at any time



**Advantages for doctors: with attractive special conditions thanks to the group insurance for doctors. You also enjoy greater flexibility thanks to the option of taking out a higher level of insurance later on.**



# Ärzte Plus 100

## ▼ Principle and benefits

As a leading insurer of doctors, we can offer you solutions that meet your needs. The Ärzte Plus 100 rate, which offers a doctor-specific deductible and the option of a higher level of insurance, is ideal at the start of your medical career, for example. 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.

### Ärzte Plus rates and additional components:

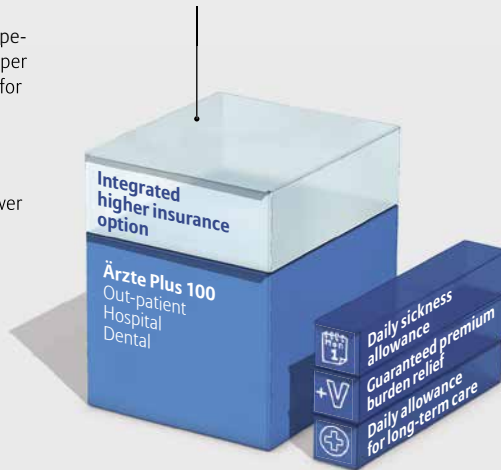
#### Ärzte Plus 100:

With a deductible that is specific to doctors – EUR 800 per person and calendar year for medication and dressings

#### Ärzte Plus 100 A

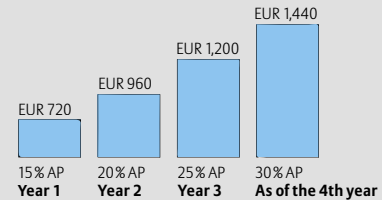
For young doctors during traineeships with even lower premiums

Option of a higher level of insurance in the Ärzte Best 100 rate at the start of the 6th and 8th insurance 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 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




### As a salaried doctor, you only pay, as of the 4th year:

EUR 400 monthly premium	} The employer pays up to half of your premium. As an employee, you receive the BONUS in full.
- EUR 200 employer's share	
- EUR 120 refund	
EUR 80 premium for payment	

30%

### Additional components

### benefits

 <b>Daily sickness allowance</b>	In the event of prolonged illness, you can use Allianz's special doctors' rates to secure your income as a salaried doctor after the end of the continued salary payment period or, as a community-based doctor, to 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.

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### Good to know:

**Particularly recommended for:** Ärzte Plus 100 is particularly well-suited to young doctors and doctors still undergoing training.

**Not suitable for:** Ärzte Plus 100 is not recommended for doctors who expect the very highest levels of care, e.g. accommodation in a one-bed ward or treatment performed by alternative practitioners.

**Deductible:** A deductible of EUR 800 per person and calendar year applies for medication and dressings.

**Fee scales for doctors and dentists:** Allianz generally provides benefits up to the applicable maximum rates (3.5 times the rate). If you want to be treated by a doctor of your choice in hospital, Allianz provides benefits up to 5.0 times the fee scale for doctors.

**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.

**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 if you do not make use of any other benefits.

**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: