

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 Best 100 rate offers you appropriate protection with the highest level of benefits. As a doctor, you can 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



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.

Allianz provides the medical interpreter and ensures optimum local care.

One-bed ward in hospital



Dr. Johanna F. is admitted to hospital with a fracture of the pelvis after a car accident. The operation she needs does not result in any complications. The accommodation in a one-bed room gives her maximum privacy, aiding her recovery.

Allianz assumes the cost of private medical treatment and the accommodation in a comfortable one-bed ward.

Changes of clinic within Germany if desired



Christian L. from Hamburg falls off his mountain bike in the Bavarian alps. After being treated by the chief physician 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.

Allianz organizes the transportation and assumes all of the associated costs.

Ärzte Best 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 the 31st session onwards
 - 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 where treatment is performed by doctors (e.g. chirotherapy)
 - Deductible for medication and dressings of EUR 800 per person and calendar year
 - Reimbursement of hepatitis B vaccination
 - 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
- Own 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. The Allianz exclusive service also guarantees you an extensive service package whenever you need it.

MORE ABOUT HEALTH
www.allianz.de/
gesundheit



Ärzte Best 100

▼ Principle and benefits

As a leading insurer of doctors, we can offer you tailor-made solutions. The Ärzte Best 100 rate offers you the very highest level of protection with a deductible that is specific to doctors. 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 Best 100 rates and additional components:

Ärzte Best 100

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

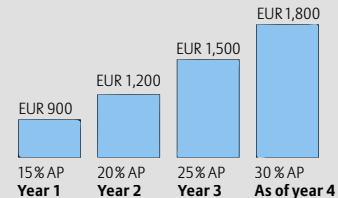
Ärzte Best 100 A

For young trainee doctors with even lower premiums



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 date falls during the year

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

EUR 500 monthly premium	} 30%	The employer pays up to half of your premium. As an employee, you receive the BONUS in full.
- EUR 250 employer's share		
- EUR 150 refund		
<u>EUR 100 premium for payment</u>		

Additional components	benefits
Daily sickness allowance	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.
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: Ärzte Best 100 is particularly well-suited to doctors who expect the very best treatment and want the best possible protection.

Not suitable for: Ärzte Best 100 is not recommended for doctors who attach a great deal of importance to treatment performed by alternative practitioners, in particular, since this treatment is not covered by this rate.

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

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 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

Always there for you when it matters most: