

Private supplementary insurance – KrankenhausPlus/Best

Why do you need supplementary hospital insurance?

Statutory health insurance (SHI) provides you with basic cover for treatment in hospital. The right to choose particular doctors or accommodation in a quiet one or two-bed ward is not, however, included in the scope of cover. As an individual with statutory health insurance, you can close these “gaps” with supplementary insurance. This means that you are 100% privately insured and, in particular, enjoy optimum care when you need it most: in hospital. The same applies to out-patient surgery, too.

EXAMPLE 1: SURGERY PERFORMED BY A SPECIALIST AND ACCOMMODATION IN A ONE-BED WARD



Michael C. suffered a complicated leg fracture while skiing in the Allgäu region. His doctor recommends a hospital where a renowned expert specializing in these fractures works. Michael C. wants to enjoy the peace and quiet of a one-bed ward. His health insurance fund does not assume either the cost of treatment by the specialist or the accommodation in a one-bed ward.

Allianz assumes both the cost of treatment by the specialist and the accommodation in a comfortable one-bed ward.

EXAMPLE 2: OUT-PATIENT SURGERY IN HOSPITAL



Thomas B. has had blurred vision for some time now. He is also sensitive to light, which makes it very difficult for him to drive at night. His ophthalmologist diagnoses him with a cataract, when the ocular lens becomes cloudy. He recommends that Thomas see an experienced hospital-based specialist who can replace the lens with an artificial lens implant in an out-patient operation.

Allianz assumes the entire costs of the out-patient surgery performed by an experienced doctor. This applies even if the health insurance fund refuses to pay.

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Supplementary hospital insurance – the benefits

- ✓ **Private doctor:** instead of the doctor on duty, you can select a specialist of your choice.
- ✓ **Free choice of hospital:** you select the hospital yourself.
- ✓ **Comfortable accommodation:** enjoy accommodation in a peaceful ward with one or two beds, including numerous services designed for your comfort (e.g. larger room, comfortable bed, larger menu selection and own WC/bath). We will generally settle the account with the hospital directly.
- ✓ **Simple procedure for an accompanying individual to be included (rooming in):** important for parents: accommodation costs for an accompanying individual in the hospital are assumed.
- ✓ **Reimbursement without maximum limits:** specialists charge for your treatment according to the fee scale for doctors (GOÄ) and will then provide an invoice. Costs, including those that exceed the maximum rate set out in the GOÄ are assumed.
- ✓ **Change of clinic on request:** at your request, we can organize treatment in another hospital within Germany and will assume the cost of this. The cost of further treatment (including that on a private ward) will also be reimbursed.
- ✓ **Out-patient surgery without advance payment:** Reimbursement of 100% of out-patient operations in all hospitals, even if your health insurance fund will not pay out.

Enjoy the status of a **private patient in hospital** – even for out-patient surgery and without the costs being limited to the maximum fees under the German fee scale for doctors.

✓ Principle and benefits

The KrankenhausPlus and KrankenhausBest rates supplement your statutory health insurance and ensure you enjoy optimum care in hospital. The additional "Ambulante OP Krankenhaus" component allows you to enjoy the benefits for out-patient surgery, too – for 100% private patient status with unlimited flexibility and the best options.

KrankenhausPlus

Free choice of doctor

Reimbursement over and above the **maximum rates** set out in the fee scale for doctors (GOÄ)

Accommodation in a ward with two beds

Daily allowance for stays in hospital: If you opt not to be treated by an expert or not to enjoy comfortable accommodation, you will receive a daily allowance for stays in hospital of EUR 25 a day

Inclusion of an accompanying individual (rooming in)

Free choice of hospital

KrankenhausBest

Free choice of doctor

Reimbursement over and above the **maximum rates** set out in the fee scale for doctors (GOÄ)

Accommodation in a ward with one or two beds

Daily allowance for stays in hospital: If you opt not to be treated by an expert or not to enjoy comfortable accommodation, you will receive a daily allowance for stays in hospital of EUR 25 a day

Inclusion of an accompanying individual (rooming in)

Free choice of hospital

Change of clinic within Germany if desired

+ Out-patient hospital surgery

100% private patient status for out-patient surgery in hospital. Includes the necessary prior and follow-up examinations by the operating doctor, also in excess of the maximum rates. You can take this component out as a supplement to KrankenhausBest or KrankenhausPlus.

§ Good to know

- ✓ **Particularly recommended for:** individuals with statutory health insurance who want to be treated as private patients in hospital. This often applies to the treatment of children, for example.
- ✓ **Not suitable for:** individuals who are currently undergoing treatment, or are due to undergo treatment in the near future, as the rates are subject to waiting periods of three months (eight months for childbirth and psychotherapy).
- ✓ **KrankenhausPlus OptionPrivat private option:** If you want to take out comprehensive private health cover at a later date, this rate could be the best one for you. The rate already gives you the status of a private patient in hospital; if in the future you are no longer subject to statutory health insurance, you will be able to take out comprehensive private health cover subject to no additional health check.
- ✓ **Services provided by private clinics:** Costs of treatment in private clinics are assumed. Please contact us to find out more in advance.
- ✓ **Dental treatment:** Costs of dental treatment in hospital are not assumed.
- ✓ **Health check:** The sooner you take out your supplementary insurance, the better: a health check is only performed once, when you take your insurance policy out.

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 allianz.de/meine-allianz.

Always there for you when it matters most: