

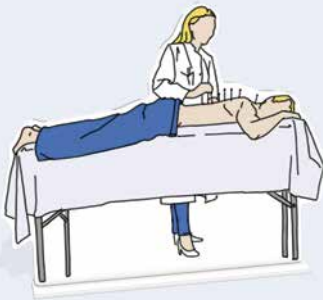
Why do you need supplementary out-patient insurance?

Supplementary out-patient insurance allows you to enjoy the freedom of being able to choose the best treatment for you. This is because it also covers services that are not covered by the statutory health insurance system (SHI), or are only covered to an insufficient degree. By way of example, Allianz's supplementary out-patient insurance covers the costs of medical checkups, treatment by an alternative practitioner, alternative medical treatment and visual aids.

▼ Examples

We have described three typical situations that show why supplementary out-patient insurance is so important.

Treatment by an alternative practitioner



Wolfgang M. has been suffering from severe back pain for some time now. The pain is affecting both his work and his leisure time. Since conventional medicine has not been of any help to him so far, he goes to see an alternative practitioner. The alternative practitioner recommends acupuncture. His health insurance fund does not contribute to the costs.

Allianz assumes 80 percent of the costs.

Treatment by an osteopath



Sabine K. has been suffering from migraines, which are having an increasingly negative impact on her day-to-day life, for years now. Over the past few weeks, painkillers have had more side effects than positive effects. A doctor who is trained as an osteopath recommends structural osteopathy: manual techniques are used to identify and gently resolve impaired movement and tension.

Allianz assumes 80 percent of the costs.

Medical checkup for skin cancer



Katharina K. has a large number of moles. A large one was removed two years ago. Although the diagnosis revealed that it was a false alarm, Ms. K now goes to see her dermatologist every two years to have him examine suspicious areas of the skin. Her doctor uses a special skin microscope (dermatoscope). Her health insurance fund only assumes the costs of an examination without a magnifying glass or microscope.

Allianz assumes 80 percent of the costs.

Supplementary out-patient insurance – the benefits

More freedom of choice and protection

- **Alternative practitioners and alternative medical treatment:** Allianz reimburses up to 80% of the costs up to a maximum of EUR 1,000 within two insurance years, including drugs, e.g. for homeopathy or acupuncture.
- **Glasses and contact lenses:** Allianz bears the costs of glasses and contact lenses up to EUR 300 within 24 months.
- **Preventive medical treatment:** prevention pays off. This is why Allianz contributes to the cost of selected medical checkups once within a 24-month period (e.g. skin cancer screening using a special light microscope for the over 18s or early detection of glaucoma for the over 40s).

Special advantages

- **Medical checkups even in the absence of preliminary coverage:** Allianz reimburses the costs of medical checkups even if your health insurance fund does not contribute to the costs.
- **The easy way to get new glasses:** Allianz reimburses the costs of your glasses or contact lenses even if your visual acuity has not changed or your health insurance fund does not contribute to the costs.



Allianz's supplementary out-patient insurance: a valuable add-on to the benefits provided by your health insurance fund which offers real value for money.

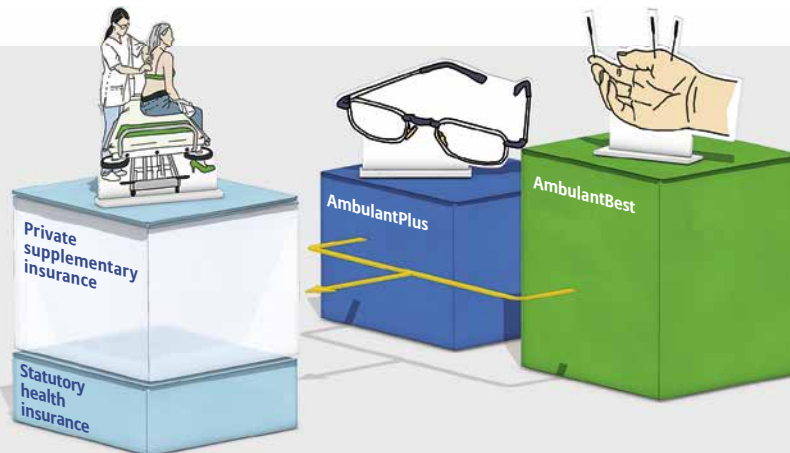
FOR MORE INFORMATION
www.allianz.de/ambulant



Supplementary out-patient insurance

▼ Principle and benefits

The AmbulantPlus and AmbulantBest rates supplement your statutory health insurance cover. Depending on the rate, they offer cover for alternative treatment methods performed by doctors or alternative practitioners, as well as key medical checkups. Benefits for visual and hearing aids complete your cover.



Benefits	AmbulantPlus	AmbulantBest
Visual aids	100%, max. EUR 150 within 24 months	100%, max. EUR 300 within 24 months
Alternative practitioners	70% of the costs up to the maximum amounts set out in the German fee scale for alternative practitioners (GebÜH), maximum of EUR 400 per insurance year	80% of the costs up to the maximum amounts set out in the German fee scale for alternative practitioners (GebÜH), together with alternative medical procedures, up to a maximum of EUR 1,000 within two insurance years
Alternative medical procedures at the doctor	–	80% of the remaining costs after preliminary coverage by the statutory health insurance fund, or 80% of the total costs where no preliminary coverage is provided by the statutory health insurance fund, up to the maximum rates set out in the German scale of medical fees (GOÄ); together with benefits for services provided by alternative practitioners, up to a maximum of EUR 1,000 within two insurance years
Medical checkups	–	80% of the remaining costs after preliminary coverage by the statutory health insurance fund, or 80% of the total costs where no preliminary coverage is provided by the statutory health insurance fund, up to the maximum rates set out in the German scale of medical fees (GOÄ)
Hearing aids	–	80% of the remaining costs only after preliminary coverage is provided by the statutory health insurance fund, up to a maximum of EUR 500 per insurance year
Free choice of hospital	yes	yes

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Good to know:

Particularly recommended for: The Allianz supplementary out-patient insurance is particularly well-suited to all individuals with statutory health insurance who want more treatment options for their health.

Not suitable for: The supplementary out-patient insurance is not recommended for individuals who are currently undergoing treatment, or are due to undergo treatment in the near future, as the rates are subject to a general waiting period of three months as of the policy inception date (eight months for psychotherapy treatment provided by an alternative practitioner).

Medical checkups and alternative medicine: Allianz reimburses you for important medical checkups and selected alternative medical procedures performed by a doctor. For details on the range of benefits provided, please consult the General Terms and Conditions of Insurance.

Medical checkups depending on age: As soon as you have reached the age that is deemed medically necessary, you can undergo medical checkups every 24 months.

Insurance year: The first insurance year runs from the agreed policy inception date until December 31 of the calendar year in question. The subsequent insurance years shall correspond to the calendar year in question.

ZahnAmbulantPlus: If you want to improve your dental cover, you can do so using the ZahnAmbulantPlus rate.

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.
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