

Supplementary long-term care insurance an overview

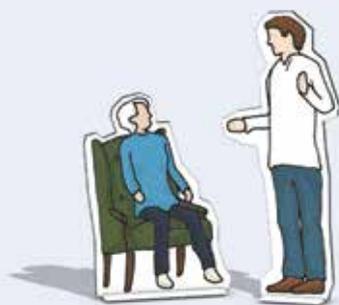


PflegeBahr/PflegetaggeldBest

Why do you need supplementary long-term care insurance?

Everyone wants to stay healthy and fit in their old age. However, every second person becomes in need of long-term care due to an accident or illness (e.g. dementia). The benefits provided by the statutory long-term care insurance offer only basic provision for this. A private long-term care insurance policy ensures that you and your dependents can be financially independent in the event that you require long-term care.

Example 1



Brigitta H., 54, was recently diagnosed with Parkinson's and has been assigned to the long-term care level 1. She receives care at home rendered by an out-patient long-term care service, and her daughter helps out in the household and takes care of the weekly shopping. Home-help services provide support by doing the cleaning and laundry twice a week.

Costs: €524 per month

Example 2



Susanne S., 75, suffers from multiple sclerosis as well as from early-stage dementia, and has been assigned to the long-term care level 3. Her daughter looks after her at home, with daily help from an out-patient care service. Ms. S. goes to a dementia supervisory group twice a week to give her daughter some time off.

Costs: €2,173 per month

Example 3



Walter S., 68, slipped and fell on sheet ice three years ago. He cut his head badly and was treated in hospital. However, heavy cerebral bleeding caused irreversible damage not long after. Mr. S. has been assigned to long-term care level 5 ever since and has to live in a care home.

Costs: €3,760 per month

Supplementary long-term care insurance – the benefits

The best possible provision in the event that long-term care is required

Scope of cover:

- PflegeBahr: free choice up to a daily rate of €150
- PflegeBahr: daily rate is age-dependent (min. €20) for the receipt of state incentives

The sum is not for a specific purpose, you have free access to it.

Daily allowance for long-term care: Depending on the long-term care level you are assigned to, your daily allowance for long-term care will be paid as a percentage of the daily rate insured.

Special advantages

Dynamic (even when benefits fall due): In order to protect the initially agreed daily rate against inflation, you can increase it every three years

- under PflegeBahr until your 69th birthday by 5 percent (up to the current rate of inflation)
- under PflegeBahr until your 70th birthday by 10 percent.

Specific to PflegetaggeldBest

100% benefits: With PflegetaggeldBest, you will always receive the full insured daily rate for in-patient care in the long-term care levels 2–5.

Premium exemption: If you reach a long-term care level of 5, you do not have to pay premiums anymore.

Increase options: Certain life events (e.g. marriage, birth of a child, death of a life partner) can be used to increase your insurance cover by up to 30% (maximum of €30).

Services: Allianz offers you and your close relatives services and other forms of assistance, e.g. the arrangement of individual long-term care with a 24-hr. placement guarantee in a care home in the city of your choice. Allianz can, at request, also provide personal advice on long-term care in the comfort of your own home. You can contact your 24/7 long-term care hotline on: 0201 177 84 866, or via e-mail: allianz-pflegeservice@wds.net

Emergency Home Assistance: Allianz will cover the costs of a more extensive Emergency Home Assistance Service, up to €30 per month, following advance payment of statutory long-term care insurance.

Worldwide: PflegeBahr offers worldwide insurance cover.



You can shape our daily allowance for long-term care products to meet your needs. PflegeBahr offers the best level of protection, and attractive benefits in the event that you require long-term care.

**CALCULATE
YOUR PREMIUM**
[www.allianz.de/
pflegetaggeld](http://www.allianz.de/pflegetaggeld)



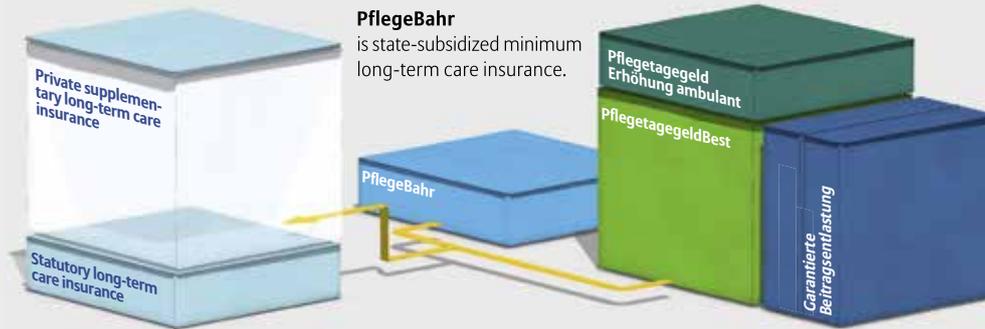
PflegeBahr/PflegetaggeldBest

▼ Principle and benefits

Supplementary long-term care insurance ensures that you are financially independent in the event that you require long-term care.

Statutory benefits are not sufficient.

Private supplementary long-term care insurance can close this provision gap.



PflegeBahr is state-subsidized minimum long-term care insurance.

PflegetaggeldBest offers comprehensive supplementary long-term care insurance.

Pflegetaggeld Erhöhung ambulant offers out-patient increase.

Benefits (daily allowance as % of the insured daily rate)	PflegeBahr	PflegetaggeldBest	PflegetaggeldBest with Pflege- taggeld Erhöhung ambulant
Long-term care level 1 out-patient/in-patient	10% / 10%	20% / 20%	20% / 20%
Long-term care level 2 out-patient/in-patient	20% / 20%	30% / 100%	30–100% / 100%
Long-term care level 3 out-patient/in-patient	50% / 50%	50% / 100%	50–100% / 100%
Long-term care level 4 out-patient/in-patient	80% / 80%	80% / 100%	80–100% / 100%
Long-term care level 5 out-patient/in-patient	100% / 100%	100% / 100%	100% / 100%
Continued payment also during hospital/ rehabilitation stays	Unlimited continued payment	Unlimited continued payment	Unlimited continued payment
Dynamic (even when benefits fall due)	5% every 3 years (up to inflation rate)	10% every 3 years	10% every 3 years
Increase options	no	up to 30% (max. € 30)	up to 30% (max. € 30)
Premium exemption	no	yes for long-term care level 5	yes for long-term care level 5
Waiting period	5 years, except in the event of an accident	no	no
Services	no	Long-term care hotline, Emergency Home Assistance, personal advice at home	Long-term care hotline, Emergency Home Assistance, personal advice at home
Daily rate amount	€ 20 (under 39 years of age: 21 up to € 41, to receive state incentive)	max. € 150 (under 16 years of age: max. € 60)	max. € 150 (under 16 years of age: max. € 60)
Scope of application	EU/EEA/Switzerland	globally	globally

Supplementary modules (only in combination with PflegetaggeldBest)

Pflege Einmalzahlung

When you need long-term care, you are often faced with high one-off costs, for example, for modifying the house for the person in need of long-term care. A one-off payment helps to lighten this financial burden. The maximum amount that can be paid out (from long-term care level 2 upwards) is € 15,000.

Garantierte Beitragsentlastung

With Garantierte Beitragsentlastung (Vorsorgekomponente V), you can agree on a flexible 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.



Good to know:

Particularly suitable for: PflegetaggeldBest is particularly suitable for anyone who wants to fully extend the basic cover offered by statutory long-term care insurance. PflegeBahr is particularly suitable for people who want to have more cover than that offered by statutory long-term care insurance, and who want to ensure the state incentive in the amount of €5 a month.

Not suitable for: The daily allowance for long-term care rates are not suitable for people who are already in need of long-term care.

Decision regarding long-term care level: Submit your application to your private or statutory health insurance early on. Whether or not you will be assigned to a long-term care level will be decided via an assessment.

Premium amount: The earlier you take out supplementary long-term care insurance, the cheaper it is.

Health check: You will only have to answer health questions once, when you take the policy out. There is no health check required for PflegeBahr.

Pflege-PrivatGarantie (not for PflegeBahr): If the benefit elements of long-term care insurance are altered by legislature during the guarantee period, resulting in Allianz introducing a new rate, and you are made aware of this, you have the chance to switch, without another health check.

Voluntary care: Allianz will pay full benefits even if long-term care is provided voluntary.

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.

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:

www.allianz.de
Allianz Private Krankenversicherungs-AG

Our General Terms and Conditions for Insurance Contracts apply.
Providing this information in English is a special service for you. All policy documents sent to you shall be in German. All communications on your policy relationship shall also be in German.