

My occupational health insurance (OHI)

My Hospital In Case Of Accident module

Being and staying healthy is very important! In the event that something does happen, it's nice to know that you are covered in the best possible way. However, the statutory health insurance (SHI) often only offers basic care, especially for treatments in hospitals. If you require the expertise of a renowned specialist after an accident, special benefits are not covered. With the Hospital In Case Of Accident plan, you will be admitted to the hospital as a private patient in the event of an accident. For the best treatment and comfort from the first day in hospital.



Well-covered all round – these are the benefits provided by your OHI

Your benefits in the event of an accident



Private physician, specialist



Comfortable accommodation in a twin room



Free choice of hospital



Services, e.g. personal contact person, transfer to another hospital



Our strong benefits – your advantages

- ✓ Treatment by attending doctor or doctor of choice in hospital
- ✓ Reimbursement in excess of the maximum rates of the German Scale of Medical Fees (GOÄ).
- ✓ Optional accommodation in a twin room.
- ✓ Daily hospital allowance as an alternative:
 - EUR 25 if the accommodation option is waived
 - EUR 25 if treatment by attending doctor/doctor of choice option is waived
- ✓ Desired relocation and services.
- ✓ Benefits for outpatient operations after advance payment by SHI.
- ✓ Benefits for treatment in private clinics after advance payment by SHI.
- ✓ Great health services for you and your whole family.
- ✓ Your employer pays the premiums.
- ✓ Without any medical examinations or waiting periods: Protection from day one.
- ✓ Easy continuation of private insurance in the event of a change of employer or retirement without medical examination.



Declaration of consent for data use: Simply give your consent via the Allianz Gesundheits-App – preferably immediately after the start of insurance. This is important so that you can use your benefits in the hospital. Only if this is done we are allowed to process your health data and refund invoices.



We are a strong, reliable partner at your side. Because it's about your health! **healthy^x – an extra portion of health**

Important health services for you and your family¹



24/7 medical hotline

By independent experts – in suitable cases*



24/7 medical video consultation

Digital consultation with a general practitioner or specialist – in suitable cases*



Specialist referrals

Prompt appointments with a specialist near you – without long waiting periods



Allianz relieves pain

Fast assistance, e. g. for back, knee or shoulder problems



24/7 Allianz nursing assistance

Comprehensive support in the case of long-term care of a family member – at any time and even at your home

Curious? You can find access to your services and interesting information related to health at:
gesundheitswelt.allianz.de/bkv

Invoice submission made easy!

Fast, safe, cost-saving and environmentally friendly – with the Allianz Gesundheits-App.

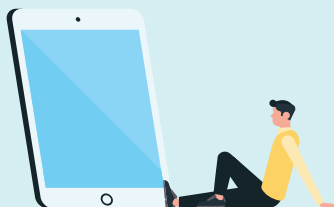
You will receive an invoice and settle it.



You will submit the invoice – conveniently via the Allianz Gesundheits-App or by post.



You will receive a refund – usually within a few days if you use the app.



It is best to register directly in the app and get additional access to all services!



§ Good to know

In which cases is insurance cover generally provided?

We pay for accidents in the contractual sense if they occur after the start of insurance. This is the case in the event of a sudden, involuntary, external event that directly results in physical injury (e.g. a traffic accident). This also applies if a joint is directly dislocated or ligaments are torn due to increased exertion on the limbs or spine (e.g. during sports). Other illnesses and dental benefits are not insured.

Which accidents and consequences of accidents are not part of the insurance cover?

For example, we do not pay for:

- Accidents that you have intentionally caused yourself
- Accidents due to mental or consciousness disorders, especially due to drunkenness.

How long does my insurance cover last?

You have full health protection for as long as you are employed by your employer and the OHI is in place. Your OHI ends if you change employer, retire or have your 70th birthday. Our offer for you: You can continue your insurance privately in plans with similar benefits.

Where can I find all the details about Hospital In Case Of Accident?

For a more detailed overview of your insurance, please refer to the benefit information sheet. You will receive this when your employer registers you for OHI. The current insurance terms and conditions at the time of conclusion of the contract contain all binding contract contents. You can check these with your employer.

¹ Family members are, for example, spouses and partners, children or parents, grandparents and parents-in-law.

* A case is suitable if personal medical contact is not required according to generally recognized professional standards.

For example: simple symptoms such as skin changes (itching / redness) or general questions about health care.

All services are currently valid (as of March 2022). Individual services may be discontinued, supplemented, or amended in the future.



Do you have any questions?

Your personal agent would be happy to help you. If you have any questions about the benefits, please call our service hotline: 08 00 5 89 33 96, available Mon to Fri 8:00 a.m. – 8:00 p.m.

We are there when it matters.