



Hand in Hand ist  
**HanseMerkur**

# Start Fit – healthy benefits for the **self-employed**

Your private full-coverage health insurance with comprehensive benefits at a low rate

- Start Fit offers you commensurate benefits in the event of illness with an annual excess of either EUR 500 or EUR 1,000.
- We pay for inpatient treatment and our preventive medical check-up programme without taking your excess or premium refund into account.
- With Start Fit, you can switch to a HanseMerkur plan with higher benefits under simplified conditions in your 4th, 6th or 8th year of insurance coverage.
- You will be reimbursed up to 80% of the costs for dental prostheses, up to the maximum rate of the fee schedule.
- Discover further benefits for your health with HanseMerkur's health service through digital offers and programmes, for example for cardiovascular or mental illnesses, as well as discounts with select partners from the healthcare sector:  
[www.hansemerkur.de/gesundheitservice](http://www.hansemerkur.de/gesundheitservice)

## Save even more with Start Fit

1. Benefit from our **10 % health discount** on the premium for the KVS plan if your results are within the normal range at your regular check-ups.
2. Receive a **premium refund\*** after just one calendar year if you do not submit any claims for settlement.



\*The premium refund is based on whether or not you claim any benefits in a given year. It is paid out of surpluses and must be recalculated annually. The figures in the diagram correspond to the current policy. There are no plans to amend this policy at this time. For children and adolescents, 50 % of the amounts shown apply in each case.

# Your benefits at a glance

With Start Fit, you're guaranteed the following benefits:

## Outpatient, inpatient and dental benefits (KVS plan)

- 100 % for initial treatment by your primary physician\*
- 100 % for initial treatment by the HanseMerkur online doctor
- 80 % for initial treatment by a specialist. After seeing a specialist, if you consult with your primary physician for the same illness and the same insurance claim, HanseMerkur will cover 100 % of the costs.
- 90 % for medication and 100 % for medical aids
- 80 % for naturopaths and alternative practitioners (up to EUR 1,000 in invoices per year)
- Comprehensive preventive check-ups
- 70 % for psychotherapy for a maximum of 50 sessions per year
- 100 % for dental treatment up to the standard maximum rate of the fee schedule
- 80 % for dental prostheses up to the maximum rate of the fee schedule (up to EUR 5,000 in invoices per year, please refer to the sliding scale for dental work)
- Full reimbursement of costs for inpatient treatment in the general care class without co-payment
- There is generally no excess for children and adolescents up to the age of 19.

## Compulsory long-term care insurance (PVN plan)

- Cover for long-term care within the scope of statutory benefits

Optional benefits available to you:

## Upgrade plan for even more benefits (EKV2 plan)

- Higher benefits for outpatient and dental treatment, including PanTum Detect® blood testing and dental prophylaxis up to EUR 120 (each once a year)

## Treatment in hospital (PSV plan)

- Single or twin room, including treatment by specialists as a private patient

## Provision for long-term care (plan PG)

- In the event of long-term care, payment of the agreed monthly care allowance without proof of costs

## Insurance against loss of earnings for employed and self-employed persons (T plan)

- Coverage of up to 80 % of income possible

## Daily allowance for treatment at wellness clinics (KUT plan)

- Benefits for outpatient and inpatient wellness clinics up to EUR 150 per day

## Reduction of the deductible (SBE plan)

- Reimbursement of the annual deductible provided for in the plan from the age of 65

## Reduction of the monthly premium (BEN plan)

- BEN/100 reduces the monthly premium from the age of 65, for example by EUR 100.

\*The following are considered to be a primary physician: a general practitioner (GP), family doctor, internist without a specialist designation who provides general medical care, obstetricians and gynaecologists, ophthalmologists, and paediatricians, as well as doctors for outpatient operations and first responders if no primary physician can be reached in an emergency.

The relevant insurance conditions apply.

### HanseMerkur

Siegfried-Wedells-Platz 1  
20354 Hamburg

Telefon 040 4119-1100  
Telefax 040 4119-3257

info@hansemerkur.de  
www.hansemerkur.de  
www.hansemerkur.de/gesundheitservice