

€ 1,000
premium
refund



Hand in Hand ist
HanseMerkur

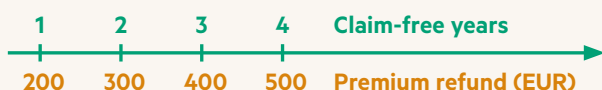
Advanced Fit – the smart choice for employees

Full-coverage health insurance at a low rate

- Advanced Fit offers you commensurate benefits at affordable premiums, without any excess.
- You receive a guaranteed premium refund of EUR 1,000 if you have not submitted any claims in the last insurance year.
- In addition, we cover your costs for inpatient treatment and our preventive check-up programme, the PanTum-Detect® blood test, and the costs of dental prophylaxis up to EUR 120 per year (with the EKV2 plan) with no impact on your premium refund.
- With Advanced Fit, you can switch to a HanseMerkur plan with additional benefits under simplified conditions in the 4th, 6th and 8th year of insurance coverage.
- Discover even more benefits for your health with our health service with digital offers and programmes, for example for cardiovascular or mental illnesses, as well as discounts from selected partners in the health-care sector:
www.hansemerkur.de/gesundheitservice

Save even more with Advanced 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 an additional performance-based **premium refund*** after just one calendar year if you do not submit any claims for settlement.



*The premium refund is performance-related. 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 specified premiums apply.

Your benefits at a glance

With Advanced Fit, the following benefits are guaranteed:

Outpatient, inpatient and dental benefits (KVP plan + EKV2 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.
- Annual PanTum Detect® blood test for early cancer detection
- 90 % for medications 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 prosthesis up to the maximum rate of the fee schedule
- Up to EUR 500 child-care allowance for your child insured with HanseMerkur (up to the age of 12)
- Full reimbursement of costs for inpatient treatment in the general care class without deductible
- 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

*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 respective insurance conditions apply.

Optional benefits available to you:

Treatment in hospital (PSV plan)

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

Provision for long-term care (PG plan)

- 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.

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