

€ 1,000
premium
refund



Hand in Hand ist
HanseMerkur

The smart
choice for
employees

Private full-coverage health insurance

ADVANCED FIT

Advanced Fit – full insurance coverage at a low price

Advanced Fit is the smart plan for anyone who wants full-coverage private health insurance with all the benefits: with affordable premiums and no excess in the event of a claim.



**100 %
outpatient
coverage**

+

**100 %
inpatient
coverage**

+

**100 %
dental
coverage**

+

**80 %
coverage for
dental
prosthesis**

+

**€ 1,000
guaranteed
premium
refund**

if you do not claim any
benefits

Your benefits at a glance

Advanced Fit offers you commensurate benefits at affordable premiums, with no excess in the event of a claim. Plus, you are rewarded for cost- and health-conscious behaviour.

Outpatient

You receive:

- 100 % reimbursement of treatment costs and the costs of medication and bandages for initial treatment by a primary physician
- Annual blood test for early detection of cancer (with EKV2 plan)
- Reimbursement of 90 % of the costs of medication and 100 % of the costs of health aids
- Free preventive check-ups
- EUR 100 every 36 months towards the cost of glasses and contact lenses

Inpatient

You receive:

- 100 % reimbursement of costs for inpatient treatment and childbirth
- 100 % reimbursement for accommodation in a single or double room, with specialist treatment (with PSV plan)

What does that mean exactly?

Your primary physician as the first point of contact

One major advantage of initial treatment by your primary physician is that it reduces the overall cost of treatment. This is because everything that your primary physician has already examined, x-rayed or sent to the laboratory does not have to be done again if you are referred to another doctor at a later date. This is why Advanced Fit supports initial examinations by your primary physician by increasing the cost coverage for treatments from 80 % to 100 %. Primary physicians are specialists in general medicine/general practitioners, internists without a specialisation who take part in GP care, gynaecologists, ophthalmologists and paediatricians..

Health discount

If you have a check-up and your results are within the normal range, Advanced Fit will reward you with an additional 10 % health discount. This reduces your premium for the basic KVP module, making it even more affordable.

Dental

You receive:

- 100 % reimbursement of costs for dental treatment
- Assumption of up to 80 % of the cost of dental prosthesis and orthodontic treatment (for policyholders age 15 and older without maximum rates with the EKV2 plan)

Extras

You receive:

- 10 % health discount for staying healthy
- Guaranteed premium refund of EUR 1,000 per year if you do not submit any claims
- Additional performance-based premium refund, graduated based on the number of claim-free years
- Inpatient services, programme for preventive check-ups, PanTum Detect® blood test, and dental prophylaxis up to EUR 120 (with EKV2 plan) without impacting the premium refund

Included for you:

the right to opt for supplementary coverage

Blood test for early cancer detection

The PanTum Detect® blood test for early cancer detection can be used to detect potentially dangerous tumours early on. Advanced Fit (with EKV2 plan) covers the annual early detection examination, including the blood test and imaging procedures (PET/CT and MRI). We are currently the only private insurance provider on the market to offer this benefit.

Guaranteed premium refund

From the age of 20, you are entitled to a guaranteed premium refund of EUR 1,000 per year if you have not submitted any invoices within one year of insurance coverage.

Performance-based premium refunds

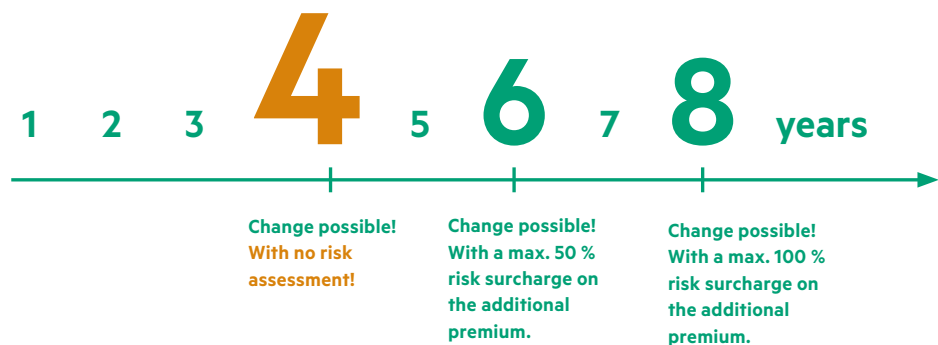
In addition, you will receive a premium refund, which is graduated based on the number of years in which you do not submit any claims for settlement. This refund is not guaranteed and is recalculated annually.

More benefits? No problem!

Customise your plan according to your needs!

Once you have a stable career and are satisfied with your success, you may want to treat yourself to more benefits in the event of illness. With Advanced Fit, that's no problem because, because in the 4th, 6th and 8th year of insurance, we guarantee that you can switch to a plan with additional benefits – with all the advantages of private health insurance. In your 4th year of coverage, you can even upgrade with no risk assessment. In your 6th year, you can upgrade with a maximum 50 % and in your 8th year with a maximum 100 % risk surcharge on the difference in premiums.

We guarantee that you can switch to a plan with additional benefits.

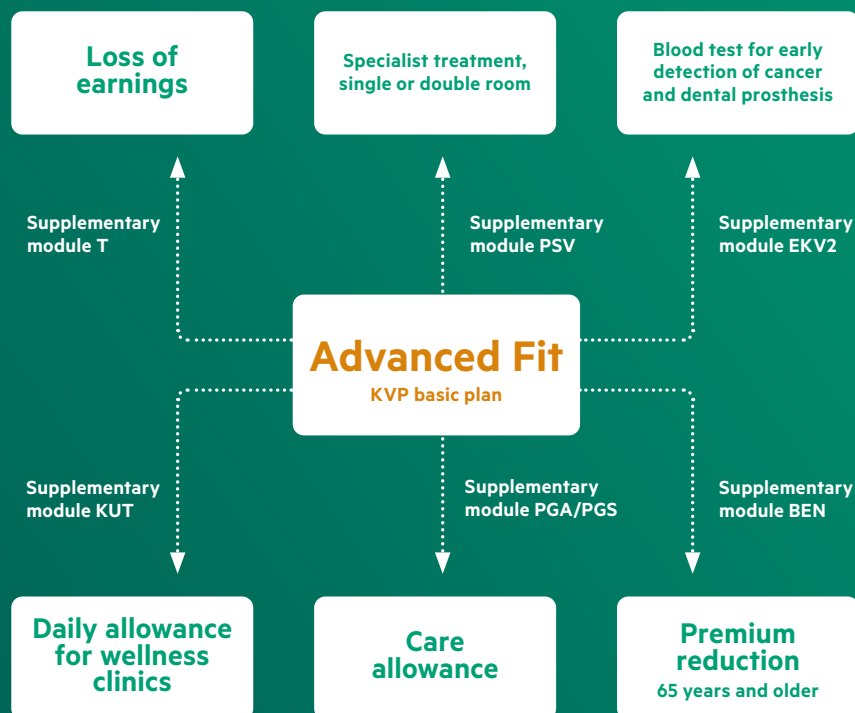


Would you like greater protection in the event of illness?

Take advantage of the individual supplementary modules that you can purchase in addition to Advanced Fit:

- You can extend the benefits of Advanced Fit (basic KVP plan) with a module for treatment at wellness clinics (supplementary module KUT), for example.
- With supplementary module T, you as an employee are insured against a possible loss of earnings of up to 80 % of your gross income.
- If you are hospitalised, you can be treated by the head physician with the supplementary PSV module and also enjoy accommodation in a single or double room.
- With EKV2, you have the option of having a blood test for early cancer detection once a year.

The respective insurance conditions apply.



And your premium? Low and stable.

How much does private health insurance cost?

As a 35-year-old man or 35-year-old woman, Advanced Fit will cost you just EUR 300.65 per month, including the statutory surcharge. Less the health discount, your monthly premium is only EUR 282.61. With our additional modules, you can extend your coverage according to your needs and financial means.

To compare: in the public health insurance system, the average maximum premium is EUR 1,019.48, less the employer contribution of EUR 509.74. For those without children, it's even around EUR 30 more!

Plan	Benefit	Monthly premium in EUR*
KVP + EKV2	Outpatient, inpatient and dental treatments	383,84
+ PSV	Hospital: single room, specialist treatment	38,20
+ KUT/75	Daily allowance for wellness clinics: EUR 75	2,48
+ T43/100	EUR 100 sickness benefit per day	39,10
+ PVN	Compulsory long-term care insurance	65,59
+ BEN/100	Reduction of the monthly premium by EUR 100 from the age of 65	29,90
+ GZ	Statutory surcharge	42,20
Subtotal		601,31
Less employer contribution		- 300,66
Monthly premium without health discount		300,65
Less health discount (10 % on KVP plan)		- 18,04
Monthly premium		282,61
*Premium for a starting age of 35 years.		
If your guaranteed annual premium refund of EUR 1,000 on the monthly premium is taken into account, the premium is even cheaper:		
Monthly premium		282,61
Less annual premium refund (EUR 1,000/12 months)		- 83,33
Monthly premium less premium refund		199,28

As you can see:

With Advanced Fit, you are well insured at an attractive price. Whether you are single or have a family.

Do you have children you would like to insure?

No problem: The premium for Kids Fit (KVT, PSV, PVN, KUT/75) is EUR 179,94 per month – less the employer's contribution of EUR 89,97 per month.

Even cheaper? We can do that!

How you can reduce your premium even further

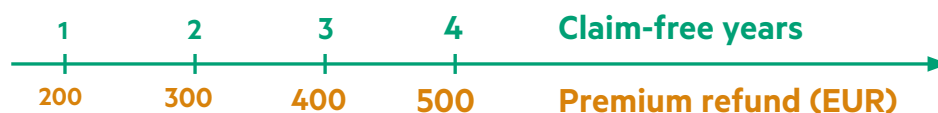
Your guaranteed lump-sum refund as a premium deferral

You are 20 or older and have not claimed any benefits in the last insurance year? Then we guarantee you a premium refund of **EUR 1,000**. If your insurance coverage started mid-year, a pro rata payment will be made.

Your entitlement to the guaranteed premium refund expires for an insurance year in which you submit a claim or invoice. However, you will receive the guaranteed premium refund again if you do not submit any more claims in another insurance year.

Your performance-related premium refund

In addition to your guaranteed premium refund of EUR 1,000, we also offer you a performance-based premium refund*: The longer you go without submitting any claims for settlement, the more you benefit! You will receive the performance-based premium refund after the first calendar year.



*What does performance-based mean? The premium refund is not guaranteed, but is financed from 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.

And the best part:

You are still entitled to the guaranteed premium refund and the performance-based premium refund even if you take advantage of our inpatient benefits or our preventive medical check-up programme. This also applies to the PanTum Detect[®] blood test and dental prophylaxis up to EUR 120 per year.

Rest assured as you grow older

What happens when you retire?

As you no longer receive a salary, it makes sense to further reduce the Advanced Fit premium for our older policyholders.

We offer two financial benefits for you in retirement:

- The statutory supplement does not apply from the age of 60.
- You no longer need a daily sickness allowance.

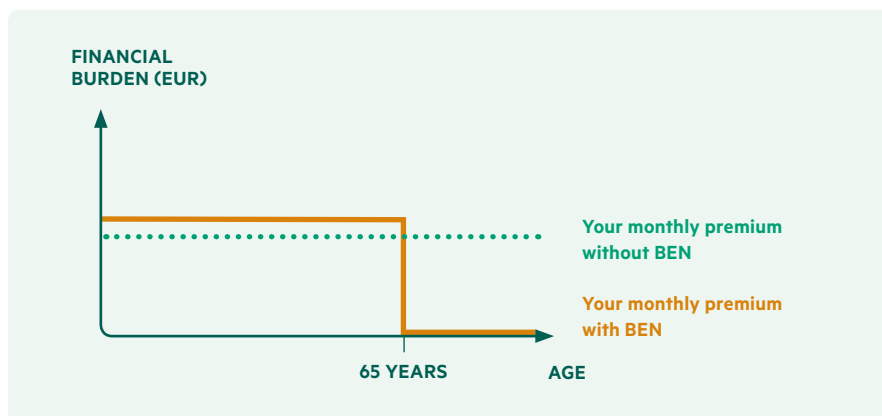
With the BEN module, you can reduce the premium you pay from the age of 65 by an amount determined by you.

You benefit from the following advantages:

- Can be taken out at any time (maximum age of entry: 60)
- No risk assessment required
- Employer-subsidised and tax-deductible without limit
- Tax-free benefits
- Payment amount can be increased or reduced at any time.

The BEN module reduces your health insurance premium to zero.

A 35-year-old person pays only EUR 14.95 per month for a future premium reduction of EUR 100 per month, including the employer's contribution.



Excellent performance

Ascore rates HanseMerkur as "excellent" overall.



Added value for you



Don't fancy sitting in your doctor's waiting room forever? Simply use our

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from the comfort of your own home.



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emergency hotline

is here to help – 24 hours a day.

Hand in Hand ist HanseMerkur – ein Grundsatz, der sich in unseren vielfach ausgezeichneten Produkten sowie in allen Leistungsangeboten widerspiegelt. Bei uns gehen individuelle Ansprüche und die Stärke unserer Gemeinschaft Hand in Hand. Denn mit einem starken Partner an der Seite kann man mehr erreichen. Gemeinsam schaffen wir täglich die Voraussetzung für ein sicheres Leben.



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