



Hand in Hand ist
HanseMerkur

Information on preventive benefits

Private full-coverage health insurance

KVS, KVT AND AZP

Preventive care for our full-coverage health insurance

We want you to stay healthy

At HanseMerkur, prevention is our top priority. We provide contractually agreed benefits with no ifs, ands or buts. For a better overview, we have summarised all the benefits of our Start Fit, Top Fit, Smart Fit, Best Fit and Best Fit S products in this brochure.

Programme for preventive check-ups

In principle, invoices for preventive check-ups affect your premium refund or lump-sum reimbursement. To make that you do not miss out on any important preventive measures, we offer you a programme for preventive check-ups. You will automatically receive the relevant forms when you reach the required age (see table below).

Take the forms with you to the doctor and have them signed after your check-up. Once you have returned the completed form, we will transfer you your lump-sum as compensation for your costs. This claim will not affect your deductible, premium refund or lump-sum reimbursement.

Preventive check benefits –

Start Fit, Top Fit, Smart Fit, Best Fit and Best Fit S, KVS, KVT and AZP modules

Examination	Men	Women	Frequency	Amount of the lump sum
	Age	Age		
General medical check-up	from 35	from 35	every 2 years	EUR 120
Skin cancer screening	from 35	from 35	every 2 years	EUR 120
Cancer screening	from 45	from 20	annually	Men: EUR 70 Women: EUR 60
Colonoscopy	from 50	from 55	every 10 years, 2x in total	EUR 210
Mammogram	–	50–69	every 2 years	EUR 145

Additional preventive benefits

In Best Fit/Best Fit S, additional mandatory preventive benefits are covered by EGO2, and in Start Fit and Smart Fit, optional benefits are covered by EKV2. The benefits can be claimed annually. They are not offset against any deductible, premium refund or lump-sum reimbursement:

Early detection of malignant growths:

From the age of 18, PanTum Detect® blood test, including imaging procedures (PET/CT and MRI) in the event of an abnormal test result, as well as assistance services for the prevention and treatment of malignant growths.

Dental prophylaxis:

Professional teeth cleaning up to EUR 120

Standard preventive benefits

In addition, there are the preventive benefits included in the plan itself, which, like other medical benefits, are offset against your deductible and the premium refund or flat-rate refund for the Best Fit S product. The following table gives you an overview of the extended preventive benefits under your insurance plan. Preventive check-ups in accordance with statutory programmes, such as annual dental check-ups or the newly introduced screening for abdominal aortic aneurysms for men aged 65 and over, are also covered.

Standard preventive benefits – Start Fit, Top Fit, Business Fit, Best Fit and Best Fit S, KVS, KVT and AZP modules

Examination	Men		Women		Frequency
	Type	Age	Type	Age	
Extended cancer screening	<ul style="list-style-type: none"> Urological anamnesis and counselling Ultrasound of the prostate, kidneys and another internal organ Blood sampling PSA test Blood panel Differential blood panel Urine test 	from 45	<ul style="list-style-type: none"> Gynaecological anamnesis and consultation Ultrasound of the uterus, ovaries and another internal organ Blood sampling Blood panel Differential blood panel Cytolog. examination Urine test 	from 20	every 3 years
General medical check-up	<ul style="list-style-type: none"> Early detection screening Pulmonary function test Exercise ECG Urine test Blood sampling Blood sedimentation Blood panel Differential blood panel Blood test 	from 20	<ul style="list-style-type: none"> Early detection screening Pulmonary function test Exercise ECG Urine test Blood sampling Blood sedimentation Blood panel Differential blood panel Blood test 	from 20	every 4 years every 2 years from 35 (in conjunction with the statutory health examination)

You can find fee schedules for doctors (GOÄ) and dentists (GOZ) on our health portal at www.diegesundheitsprofis.de, under Service, Downloads.

Additional preventive benefits – Top Fit, Best Fit and Best Fit S, KVT and AZP modules

Examination	Men		Women		Frequency
	Type	Age	Type	Age	
Skin cancer screening	<ul style="list-style-type: none"> Computer-aided examination of the skin 	from 20	<ul style="list-style-type: none"> Computer-aided examination of the skin 	from 20	every 2 years
Glaucoma early detection	<ul style="list-style-type: none"> Specialist examination to determine the intraocular pressure 	from 45	<ul style="list-style-type: none"> Specialist examination to determine the intraocular pressure 	from 45	every 3 years
Stroke prevention	<ul style="list-style-type: none"> Doppler sonography 	from 55	<ul style="list-style-type: none"> Doppler sonography 	from 55	every 3 years

Preventive benefits for children and adolescents

Children and adolescents are particularly dear to us. That's why we cover additional check-ups so you can give your child the best possible start.

Preventive benefits –

Start Fit, Top Fit, Kids Fit, Smart Fit, Best Fit, Best Fit S, KVS, KVT and AZP modules

Examination	Children and adolescents	Frequency
	Age	
First examination for newborns (U1)	0	1x
Early detection (U2–U9)	up to 5	9 examinations in the first 6 years of life
Additional examinations at the ages of 8, 10, 12 and 14	0–14	1x per age group
Youth health check-up (J1)	between 13 and 14 (± 1)	1x
Youth health check-up (J2)	15–19	1x
Examination for dental, oral and maxillofacial diseases	up to 6	total of 3x
	6–18	half-yearly

Special highlights – Kids Fit

KVT module

- No deductible for children and adolescents up to the age of 19
- 100 % reimbursement of costs for naturopathy and alternative practitioners
- 80 % reimbursement for orthodontics

The General Terms and Conditions of Insurance apply.

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