

Monthly
premium
deferral



Hand in Hand ist
HanseMerkur

Best Fit S – premium benefits for employees

Your private full-coverage health insurance with the best benefits at a fair price

- Best Fit S offers you high-quality benefits with no excess. In addition, you are rewarded for cost- and health-conscious behaviour.
- From the first day, you will receive a monthly premium deferral of 50 % on the AZP plan module as long as you do not submit any claims for benefits.
- In addition, we cover your costs for inpatient treatment and our preventive care programme. The insurance covers the costs of dental examinations, the PanTum Detect® blood test and the costs of dental prophylaxis up to EUR 120 per year without affecting your deferral of premiums.
- Discover further benefits for your health with our health service through digital offers and programmes, for example for cardiovascular or mental illnesses, as well as discounts from selected partners in the healthcare sector:
www.hansemerkur.de/gesundheitservice



As a 35-year-old man or 35-year-old woman, Best Fit S will cost you just EUR 171.78 per month, including the statutory surcharge and daily sickness allowance and also taking into account the monthly deferral of contributions.

Plan	Benefit	Monthly premium in EUR*
AZP + EGO2	Outpatient and dental treatment	438.18
+ PS3	Inpatient treatment	102.83
+ PSV	In-patient benefits in a single or double room with chief physician/physician specialist treatment	38.20
+ T43/100	EUR 100 sickness benefit per day	39.10
+ PVN	Compulsory long-term care insurance	65.59
+ GZ	Statutory surcharge	57.91
Subtotal		741.81
Less employer contribution		- 370.91
Less lump-sum refund as premium deferral		- 199.12
Monthly premium		171.78

*Example for a starting age of 35 years.

Your benefits at a glance

With Best Fit S, the following benefits are guaranteed:

Outpatient and dental benefits (AZP + EGO2 plan)

- 100 % for private medical treatment (also by the HanseMerkur online doctor)
- 100 % for treatment by a naturopath or alternative practitioner
- Annual PanTum Detect® blood test for early cancer detection
- Vision aids up to EUR 600 within 24 months
- LASIK up to EUR 4,000 within 60 months
- 100 % for therapeutic and medical aids
- Comprehensive preventive check-ups
- 90 % for psychotherapy for a maximum of 50 sessions per year
- Stress management measures
- 100 % for dental treatment
- 90 % for dentures

Inpatient benefits (PS3 + PSV plan)

- 100 % for general hospital services
- 100 % in a single or double room
- Free choice of hospital
- Specialist treatment

Exemption from contributions for outpatient, inpatient and dental benefits for up to 6 months when receiving parental allowance or during caregiver leave

Compulsory long-term care insurance (PVN plan)

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

Optional benefits available to you:

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 monthly premium (BEN plan)

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



Best Fit S offers 100 % coverage without restriction laid out in the fee schedules for physicians (GOÄ) and dentists (GOZ).

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