

*Monthly
premium
deferral*



Hand in Hand ist
HanseMerkur

Exclusive
benefits for
employees

Private full-coverage health insurance

BEST FIT S

Best Fit S – everything you expect from us

Professional success is very important to you. To achieve it, you need all your strength. That's why you look after your health and keep fit. When it comes to health insurance, you want a partner who meet your expectations.



**100 %
outpatient
coverage**

+

**100 %
inpatient
coverage**

+

**100 %
dental
coverage**

+

**90 %
coverage for
dental
prosthesis**

+

**Monthly
premium
deferral**

**if you do not claim any
benefits**

Your benefits at a glance

Best Fit S offers 100 % protection without being restricted to the maximum rates laid out in the fee schedules for physicians (GOÄ) and dentists (GOZ) – whether for outpatient, inpatient or dental treatment. This means you can go to the doctor without worrying about your insurance coverage.

Outpatient

You receive:

- 100% reimbursement of the costs of medical treatment
- Vision aids up to EUR 600 within 24 months
- LASIK up to EUR 4,000 within 60 months
- Stress management measures
- 100 % reimbursement of the costs of medication and bandages
- Assumption of costs for naturopathic treatments by alternative practitioners and doctors
- An annual blood test for early cancer detection

Inpatient

You receive:

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

What does that mean exactly?

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.

Dental

You receive:

- 100 % reimbursement of costs for dental treatment
- 100 % coverage of the costs of preventive treatments
- Reimbursement of up to 90 % of the costs of dental prostheses

Extras

You receive:

- Monthly premium deferral in the amount of half of the fee-based payment premium of the AZP plan if you do not submit any claims for benefits
- Inpatient services, programme for preventive check-ups, PanTum Detect[®] blood test, and dental prophylaxis up to EUR 120 without impacting the premium refund
- Unlimited benefits not restricted to the maximum rates laid out in the fee schedules for physicians (GOÄ) and dentists (GOZ)

Lump-sum refund as a premium deferral

You are entitled to a monthly premium deferral if you have not submitted any invoices within one year of insurance coverage. You will be granted a monthly discount of 50 % on the AZP plan from the first day.

You only pay your full health insurance premium – limited to 24 months – when you submit claims. This means that you only pay the normal premium when you really need your health insurance.

Customised benefits? No problem!

Customise your plan according to your needs

You can customise your private health insurance with HanseMerkur to suit your needs: In the event of hospitalisation, you want to be treated by specialists and have a room to yourself? Do you want your health insurance contribution to be as low as possible when you retire? HanseMerkur has the solution.

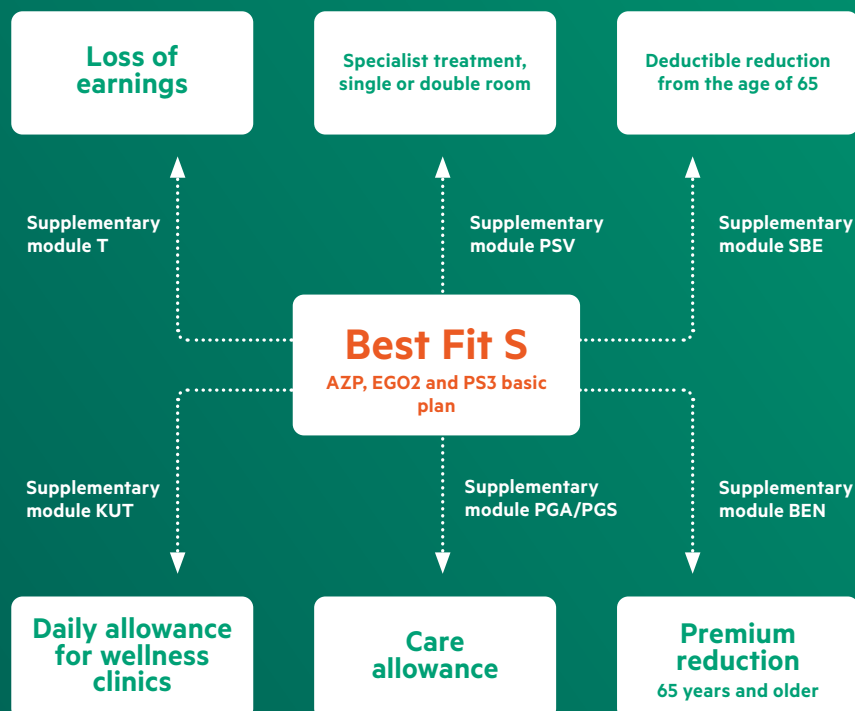


Would you like greater protection in the event of illness?

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

- You can extend the benefits of Best Fit S (basic AZP, EGO2 and PS3 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.

The respective insurance conditions apply.



And your premium? Surprisingly low!

How much does private health insurance cost?

See for yourself:

As a 35-year-old man or 35-year-old woman, Best Fit will cost you just EUR 186.73 per month, including the statutory surcharge and daily sickness allowance and also taking into account the guaranteed premium refund.

Whether you are single or have a family – Best Fit S offers you optimal coverage.

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
+ BEN/100	Reduction of the monthly premium by EUR 100 from the age of 65	29.90
+ GZ	Statutory surcharge	57.91
Subtotal		771.71
Less employer contribution		- 385.86
Less lump-sum refund as contribution deferral		- 199.12
Monthly premium		186.73

*Example for a starting age of 35 years.

Even cheaper? We can do that!

How you can reduce your premium even further

Your guaranteed lump-sum refund as a premium deferral

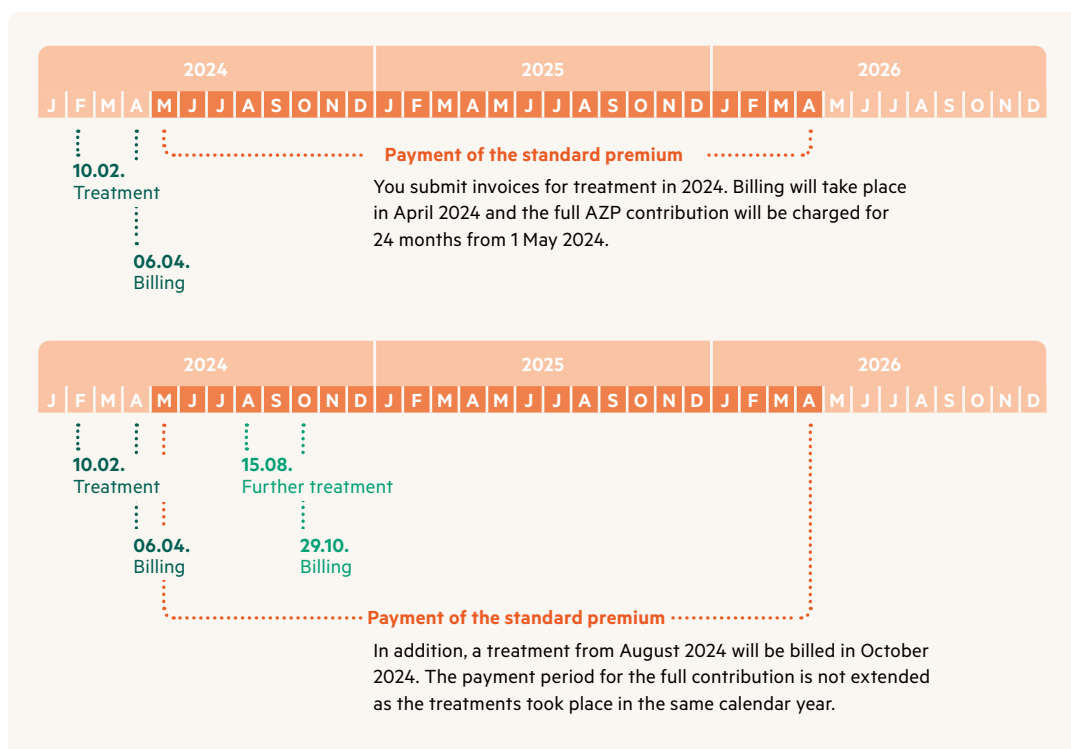
You are entitled to a premium deferral if you do not submit any claims for settlement. From the first day of coverage, we guarantee you a monthly premium deferral amounting to half of the premium payable under the AZP plan.

If you have claimed benefits, your entitlement to the guaranteed premium deferral expires for two years. You are again entitled to the guaranteed premium deferral in the following year after two benefit-free years.

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.

Example of suspending the premium deferral when submitting a claim



Tip: Is your claim amount less than the total annual premium for the AZP plan? In this case, it makes more sense for you not to submit the invoice and to use the contribution deferral instead!

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 Best Fit S 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.

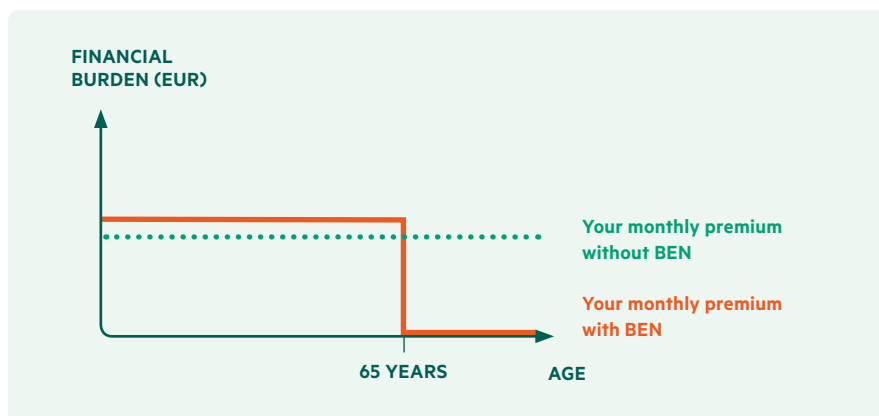
With the BEN module, you can reduce the premium you pay from the age of 65 by an amount determined by you.

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 (up to the age of 65).

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

Handelsblatt rates Best Fit S as “very good” overall.

Added value for you



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

online doctor

from the comfort of your own home.



You've got better things to do than chase after your money? Our

ServiceApp

lets you submit your invoices easily and receive your money quickly.



Confused by the technical jargon used by some doctors? Our

health hotline

is here to help. Whether you want to get a second opinion, find out about necessary vaccinations or just need general information.



Looking for nutrition tips or interesting facts about medication? You can find comprehensive

medical expertise

on our blog at:
www.diegesundheitsprofis.de



Discover further benefits for your health with our

health service

with digital offers and programmes, e.g. for cardiovascular or mental illnesses, as well as discounts from selected partners in the healthcare sector:



www.hansemerkur.de/gesundheitservice



On holiday and you have an insurance claim? Our

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.



Hand in Hand ist
HanseMerkur

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