










## InboundMed Best 100 – your compliant solution for inpatients

People who are temporarily staying in Germany in connection with a professional activity require special health insurance. If you are legally obliged to take out medical insurance and apply for visa, our health protection is your legally compliant solution for inpatients.

### Benefits of InboundMed Best 100

-  **Simple conclusion:** Acceptance of all inpatients and their family members without medical examination and waiting times.
-  **Optimum health protection:** Benefits from the start of insurance without exclusion of pre-existing conditions.
-  **Flexibility:** No minimum contract period.
-  **High performance service:** Submission of invoices with the MyHealth App, comprehensive assistance services, multilingual service and 24/7 availability included.
-  **Attractive coverage:** The rates fulfill the insurance obligation and are eligible for employer subsidies.
-  **Future-proof protection:** Insurance duration for up to 5 years and smooth transition to „long-term“ rate possible without medical examination.
-  **Low administrative effort:** No adjustment of contributions due to ageing.<sup>1</sup>

Monthly contribution  
**EUR 377,78/**  
employee<sup>2</sup>

### Top rates without a deductible!

InboundMed Best 100		
Outpatient services	Medical benefits incl. preventive medical check-ups and vaccinations	100%, above max. rates in fees regulations
	Medication	100%, restriction only in accordance with GIC medications list
	Auxiliary aids	100%
	Alternative medicine practitioners	100%, up to maximum scheduled fees for alternative medicine practitioners
	Visual aids	EUR 300 per 24 months
	Outpatient psychotherapy	100%
Inpatient services	General hospital services	100%
	Preferred doctor treatment	100%
	Separate costs for accommodation in single or double bedroom	100%
	Private clinic regulation with 200% cap	
Dental	Dental treatment/prophylaxis/professional cleaning:	100%
	Inlays, onlays	100%
	Dentures	80%
	Orthodontics	100%, only if treatment was started prior the age of 18
	Miscellaneous	EUR 5,000/year, umbrella cap for all dental services, no Dental Services list <sup>2</sup>
Daily Sickness Allowance Inbound		
Inability to work	Daily Sickness Allowance after the agreed waiting period in the agreed amount.	
Naturally includes	Worldwide protection in the event of temporary stays abroad in the first 6 months. With return transport and transfer to Germany or the home country.	



Calculate an individual health concept with our **impats calculator** and approach your contact persons when preparing your offer. Use the QR-Code shown here.

<sup>1</sup> Exception for inpatients who are turning 16 or 21 years old.  
<sup>2</sup> Example InboundMed Best 100 (IMB100U) included nursing insurance at age 27.

## Requirements



Only available in corporate business at group conditions

- Minimum 10 inpatriates or 15 persons including family members
- Policy holder = employer
- Insured person = inpatriate as well as any family members



Legal capacity and registered office of the company (branch) in Germany



Payment by SEPA direct debit or bank transfer by the policyholder



Application ideally before the start of insurance, at the latest 2 months after the start of insurance



## Good to know

### What is required to obtain a visa or extend a short-term visa?

- Certificate for submission to the immigration authorities for the issue of residence permits confirming the existence of private health insurance in accordance with the German Insurance Contract Act (**§ 193 Para. 3 VVG**) in conjunction with the minimum requirements of the German Social Code (**§ 11 SGB V**).

### Which other certificate is provided?

- Certification of pension expenses in accordance with the German Income Tax Act (**§ 10 Para. 1 No. 3 EStG**) for consideration in the wage tax deduction procedure. In addition to the legal advantage, this also brings a financial advantage through tax deductibility.

### Are the legal requirements for the employer subsidy fulfilled?

- Confirmation by BaFin that the requirements of the German Social Code (**§ 257 Para. 2a sentence 1 SGB V**) have been met with regard to Allianz health insurance.

### Can the health cover be combined with another Allianz insurance product?

- Daily Sickness Allowance for inpatriates with a German employment contract may be possible.
- Compulsory long-term care insurance within the meaning of the Eleventh Code of German Social Law (**SGB XI**) in combination with the inpatriates cover is possible.
- The employer must check whether long-term care insurance is necessary.



All certificates are created automatically with the policy!

### Your contact:

Corporate Team Broker Sales at  
Allianz Private Krankenversicherungs-AG  
Sales Direction Corporate Health Solutions  
chs-vermittler@allianz.de

**Allianz Private Krankenversicherungs-AG**