

Private supplementary insurance – AmbulantPlus/Best

Why do you need supplementary out-patient insurance?

Supplementary out-patient insurance allows you to enjoy the freedom of being able to choose the best treatment for you. This is because it also covers services that are not covered by the statutory health insurance system (SHI), or are only covered to an insufficient degree. By way of example, Allianz's supplementary out-patient insurance covers the costs of medical checkups, treatment by an alternative practitioner, alternative medical treatment and visual aids.

Examples

TREATMENT BY AN ALTERNATIVE PRACTITIONER



Wolfgang M. has been suffering from severe back pain. Since conventional medicine has not been of any help to him so far, he goes to see an alternative practitioner. The alternative practitioner recommends a naturopathic treatment. His health insurance fund does not contribute to the costs.

Allianz assumes 80% of the costs.

TREATMENT BY AN OSTEOPATH



Sabine K. has been suffering from migraines, which are having an increasingly negative impact on her day-to-day life. A doctor who is trained as an osteopath recommends structural osteopathy: manual techniques are used to identify and gently resolve impaired movement and tension.

Allianz assumes 80% of the costs.

GLASSES



Katharina K. is a student. She notices that her eyesight has been gradually deteriorating for some time. Katharina's mother decides to take her to an ophthalmologist. She is prescribed glasses to aid her vision. However, her health insurance company only subsidizes a small part of the total cost.

Allianz covers 100% of the costs up to EUR 300 within 24 months.

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Supplementary out-patient insurance – the benefits

- ✓ **Alternative practitioners and alternative medical treatment:** Up to 80 % reimbursement, with a maximum of EUR 1,000 within two insurance years, including drugs, e.g. for homeopathy or acupuncture.
- ✓ **Glasses and contact lenses:** up to EUR 300 within 24 months.
- ✓ **Preventive medical treatment:** Contribution to costs of selected medical checkups once within a 24-month period (e.g. skin cancer screening using a special light microscope for the over 18s or early detection of glaucoma for the over 40s).
- ✓ **Medical checkups even in the absence of preliminary coverage:** Allianz reimburses the costs of medical checkups even if your health insurance fund does not contribute to the costs.
- ✓ **The easy way to get new glasses:** Allianz reimburses the costs of your glasses or contact lenses even if your visual acuity has not changed or your health insurance fund does not contribute to the costs.

For more information
allianz.de/
ambulant



Allianz's supplementary out-patient insurance: a valuable add-on to the benefits provided by your health insurance fund which offers real value for money.

✓ Principle and benefits

The AmbulantPlus and AmbulantBest rates supplement your statutory health insurance cover. Depending on the rate, they offer cover for alternative treatment methods performed by doctors or alternative practitioners, as well as key medical checkups. Benefits for visual and hearing aids complete your cover.

Benefits	AmbulantPlus	AmbulantBest
Visual aids	100%, max. EUR 150 within 24 months	100%, max. EUR 300 within 24 months
Alternative practitioners	70% of the costs up to the maximum amounts set out in the German fee scale for alternative practitioners (GebüH), maximum of EUR 400 per insurance year	80% of the costs up to the maximum amounts set out in the German fee scale for alternative practitioners (GebüH), together with alternative medical procedures, up to a maximum of EUR 1,000 within two insurance years
Alternative medical procedures at the doctor	—	80% of the remaining costs after preliminary coverage by the statutory health insurance fund, or 80% of the total costs where no preliminary coverage is provided by the statutory health insurance fund, up to the maximum rates set out in the German scale of medical fees (GOÄ); together with benefits for services provided by alternative practitioners, up to a maximum of EUR 1,000 within two insurance years
Medical checkups	—	80% of the remaining costs after preliminary coverage by the statutory health insurance fund, or 80% of the total costs where no preliminary coverage is provided by the statutory health insurance fund, up to the maximum rates set out in the German scale of medical fees (GOÄ)
Hearing aids	—	80% of the remaining costs only after preliminary coverage is provided by the statutory health insurance fund, up to a maximum of EUR 500 per insurance year
Free choice of hospital	yes	yes

§ Good to know

- ✓ **Particularly recommended for:** all individuals with statutory health insurance who want more treatment options for their health.
 - ✓ **Not suitable for:** individuals who are currently undergoing treatment, or are due to undergo treatment in the near future, as the rates are subject to a general waiting period of three months as of the policy inception date (eight months for psychotherapy treatment provided by an alternative practitioner).
 - ✓ **Medical checkups and alternative medicine:** Reimbursement of important medical checkups and selected alternative medical procedures performed by a doctor. For details on the range of benefits provided, please consult the General Terms and Conditions of Insurance.
 - ✓ **Medical checkups depending on age:** As soon as you have reached the age that is deemed medically necessary, you can undergo medical checkups every 24 months.
 - ✓ **Insurance year:** The first insurance year runs from the agreed policy inception date until December 31 of the calendar year in question. The subsequent insurance years shall correspond to the calendar year in question.
 - ✓ **ZahnAmbulantPlus:** If you want to improve your dental cover, you can do so using the ZahnAmbulantPlus rate.
- General Terms and Conditions of Insurance (AVB):** This information can only offer you an overview of the services we provide. The General Terms and Conditions of Insurance (AVB) which were in place at the time your policy was taken out are decisive as far as your insurance cover is concerned.



My Allianz & Allianz benefits program
More of an overview, more advantages – day in, day out. Register at allianz.de/meine-allianz.

Always there for you when it matters most: