



## SUPPLEMENTARY CARE INSURANCE

# PflegetagegeldBest and PflegeBahr at a glance

### Why do I need supplementary care insurance?

Every one of us wants to have good health and fitness right through to old age. However, three out of five people eventually require care due to an accident or illness. The benefits of the statutory care insurance only provide basic cover. With a private care policy, you secure financial independence should you require care.

#### EXAMPLE 1



**Bernard** has recently been diagnosed with Parkinson's disease and requires first-degree care. His daughter contacts the Allianz care hotline. They provide detailed advice and arrange an outpatient service for home care. A domestic assistant helps with cleaning and washing twice a week.

Cost: EUR 582 per month

#### EXAMPLE 2



**Martin** suffers from multiple sclerosis as well as from incipient dementia and requires third-degree care. At home, he is looked after four times a day by an outpatient care service. He also attends a movement group twice a week.

Cost: EUR 2,557 per month

#### EXAMPLE 3



**Susanne** fell in an accident on black ice. Excessive cerebral bleeding led to irreversible damage. Since then, she has been in fifth-degree care in a nearby nursing home.

Cost: EUR 4,209 per month

The figures are based on nationwide, average care costs.

### Our excellent services – your benefits

#### ✓ Insurance cover:

The daily care allowance is paid to you as a percentage of the insured daily rate according to the degree of care required.

- **PflegetagegeldBest:** You can freely choose your daily rate (up to max. EUR 150).
- **PflegeBahr:** Your daily rate depends on your age.

#### ✓ Freely available:

You can use our services as you wish .

#### ✓ Dynamic:

You can increase your daily rate every three years even in the event of a claim.

#### Special features of **PflegetagegeldBest**

#### ✓ Full benefits:

In the event of inpatient care, you will always receive the full insured daily rate for care degrees 2-5.

#### ✓ Exemption from contributions:

With care degree 5, you no longer pay any contributions.

#### ✓ Possible increases:

In the case of certain life events (e.g. marriage, birth of a child or death of a spouse), you can increase your insurance cover by up to 30 percent (by a maximum EUR 30).

#### ✓ Emergency number:

We cover up to EUR 30 per month for an extended home emergency number service, after advance payment of the statutory care insurance.



More information at  
[www.allianz.de/gesundheit/pflegezusatzversicherung](http://www.allianz.de/gesundheit/pflegezusatzversicherung)

Für Ihre Gesundheit da – ein Leben lang.

## ✓ Rate comparison

State-subsidised minimum coverage  
**PflegeBahr**

Comprehensive care coverage  
**PflegetagegeldBest**

## Additional options for PflegetagegeldBest



**Pflegetagegeld Erhöhung ambulant:** Receive up to 100% of your daily rate even with outpatient care at care levels 2-4.



**Pflege Einmalzahlung:** In the event that care is required, there are often high one-off costs, such as for home conversion measures. A one-time payment (from care level 2) helps to absorb this burden.



**Vorsorgekomponente V** reduces your contributions in old age by up to 80%. Optimal healthcare – for a lifetime.

| Benefits<br>(daily allowance as a % of the insured daily rate) | PflegeBahr   | PflegetagegeldBest                                |
|--|--|---|
| Care degree 1 outpatient/inpatient                             | 10% / 10%  | 20% / 20%   |
| Care degree 2 outpatient/inpatient                             | 20% / 20%  | 30% / 100%  |
| Care degree 3 outpatient/inpatient                             | 50% / 50%  | 50% / 100%  |
| Care degree 4 outpatient/inpatient                             | 80% / 80%  | 80% / 100%  |
| Care degree 5 outpatient/inpatient                             | 100% / 100%  | 100% / 100%                                       |
| Continued payment also for hospital and rehabilitation stays   | No limit   | No limit  |
| Dynamic adjustment<br>(also in the event of a claim)           | 5% every 3 years until your 69th birthday (max. inflation rate)                | 10% every 3 years until your 70th birthday        |
| Possible increases   | No   | Up to 30% (max. EUR 30)                           |
| Exemption from contributions                                   | No   | Yes, for care degree 5                            |
| Waiting time   | 5 years, except in case of accident  | No  |
| Service benefits   | No   | Yes   |
| Health check   | No   | Once when concluding policy                       |
| Daily rate amount  | EUR 20 (under 36 years of age; EUR 21 to 36 in order to receive state subsidy) | Max: EUR 150 (under 16 years of age; max. EUR 70) |
| Scope  | EU/EEA/Switzerland   | Worldwide   |

## Support with PflegetagegeldBest



We advise you and your close relatives and help organise individual care.



You are not alone! We support caring relatives or help arrange support for everyday life.



Do you have any questions? Our care hotline has the answers. 24 hours a day – every day. Call **0201 177 84 866** or email **allianz-pflegeservice@wds.net**



## Good to know

**Particularly recommended for:** anyone who wants to supplement the basic cover of the statutory care insurance.

**Not suitable:** if the requirement of care has already been determined.

**Decision on degree of care:** submit an application to your private health insurer or health insurance fund at an early stage. An assessment will then decide whether you have a recognised degree-of-care status.

**Contribution:** The earlier you take out your supplementary care insurance, the cheaper it will be.

**Voluntary care:** Allianz also reimburses the full benefit if the care is carried out by relatives or neighbours, for example.

**Insurance conditions:** This information only provides an overview of the benefits. The current insurance conditions at the time you take out the policy will determine your insurance cover.



## Want to find out more?

We would be happy to help. If you have any questions about our benefits, please call our service hotline: **0800 41 00 108**

We are there when it matters.