

PRIVATE COMPREHENSIVE HEALTH INSURANCE

MeinGesundheitsschutz

For the most valuable thing you have – your health.

Being insured with Allianz means having a personal health partner by your side in addition to strong protection.
For more health in life – every day.



MeinGesundheitsschutz – private comprehensive health insurance in four steps.

1

Select plan level for visits to the doctor and hospital

2

Select deductible amount

3

Select coverage level for dentures and orthodontics

4

Select switch option

Step 1: Plan level

	MeinGesundheitsschutz Plus	MeinGesundheitsschutz Best
Outpatient medical services	up to the maximum rates of the Fee Schedule for Physicians (GOÄ)	beyond the maximum rates of the Fee Schedule for Physicians (GOÄ)
Medicines	100 % for generics, co-payment of EUR 10 per medicine for original medicine (max. EUR 1,000 p.a.), thereafter without co-payment	100 % EUR 100 p.a. for non-prescription medication
Alternative practitioners	100 %, up to the maximum amounts of the Fee Schedule for Alternative Practitioners (GebÜH) (max. EUR 1,000 p.a.)	100 %, up to the maximum amounts of the Fee Schedule for Alternative Practitioners (GebÜH) (max. EUR 2,000 p.a.)
Alternative medicine	100 %	100 % incl. Hufeland
Visual aids	EUR 500 within 36 months	EUR 1,000 within 36 months
Psychotherapy	100 %	
Check-ups	100 % beyond legal programmes	
Vaccinations	100 %	100 % incl. travel vaccinations
Health courses	max. EUR 200 p.a.	max. EUR 400 p.a.
Health resort treatment and rehabilitation	outpatient and inpatient health resort treatment: EUR 1,500 within 36 months; outpatient and inpatient rehabilitation within 36 months (up to 150 % of the SHI level)	outpatient and inpatient health resort treatment: EUR 3,000 within 36 months; outpatient and inpatient rehabilitation within 36 months (up to 150 % of the SHI level)
Family benefits	Childcare allowance: EUR 50 per day for max. 15 days/child p.a. (for children up to the age of 12) Domestic assistance: EUR 50 per day for max. 30 days p.a.	Childcare allowance: EUR 100 per day for max. 15 days/child p.a. (for children up to the age of 12) Domestic assistance: EUR 100 per day for max. 30 days p.a. EUR 3,000 maternity allowance for home birth
Remedies	100 % (up to 110 % of federal aid)	100 % (up to 130 % of federal aid)
Aids	100 % when purchased via Allianz (cooperation partners), otherwise 80 %; hearing aids: EUR 1,500 per ear (BAHA EUR 3,000)	100 %; hearing aids: EUR 3,000 per ear (BAHA EUR 6,000)
Hospitalisations	general hospital services, hospital physician and physician of one's choice > 3.5 GOÄ; single or double room	general hospital services, hospital physician and physician of one's choice > 3.5 GOÄ; single or double room; Requested transfer
Worldwide protection (incl. return transport)	unlimited in the EU, up to 6 months outside the EU, extension once for 10 years plus optional extension	unlimited in the EU, up to 12 months outside the EU, extension once for 10 years plus optional extension
Premium exemption	6 months for parental allowance or parental leave if there is no entitlement to parental allowance; child: month of birth plus another 6 months	
Guaranteed premium reimbursement	10 % of the premium in case of release from claim liability in all MeinGesundheitsschutz plans (without MeineWechseloption)	

Get ready for the best.

Step 2: Deductible

Determine the level of the preferred deductible when claiming benefits for the doctor or hospital.

Maximum deductible per year

EUR 1.500
30 % deductible

EUR 500
10 % deductible

EUR 0
without a deductible

Step 3: Dental protection

Always included in all tariffs:

- ✓ Reimbursement including above the maximum rates of the Fee Schedule for Physicians and Dentists (GOÄ/GOZ)
- ✓ 100 % for dental cleaning, prophylaxis, dental treatment and bleaching
- ✓ Worldwide protection for up to 12 months, unlimited in the EU
- ✓ 6 months premium exemption in the case of parental allowance or parental leave if there is no entitlement to parental allowance; child: month of birth plus another 6 months
- ✓ Guaranteed 10 % reimbursement of premiums in case of release from claim liability in all MeinGesundheitsschutz plans (without MeineWechseloption)

	MeinGesundheitsschutz Zahn 75	MeinGesundheitsschutz Zahn 90	MeinGesundheitsschutz Zahn 100
Dentures			
Orthodontics under 21 years of age (from 21 years of age in the event of accident or serious illness)	75 %	90 %	100 %
Maximum reimbursement 1st year (until 31 December of the first year) Until the end of the 2nd calendar year Until the end of the 3rd calendar year From the 4th calendar year	max. EUR 1,000 max. EUR 1,500 max. EUR 2,000 unlimited	max. EUR 1,000 max. EUR 2,000 max. EUR 3,000 unlimited	max. EUR 1,000 max. EUR 2,500 max. EUR 4,000 unlimited

Step 4: Switch option

MeineWechseloption can be taken out with the MeinGesundheitsschutz plans. This means that you can switch up to three times to a higher-benefit plan from the MeinGesundheitsschutz series without a health check. And with the integrated future option, it is even possible to switch to a comprehensive medical expenses insurance policy in the future.



MeinVorsorgeprogramm

Your tariff also allows you to participate in MeinVorsorgeprogramm. Here you can access a wide range of preventive benefits, such as general cancer screening – up to the maximum amounts, without a deductible and without any impact on your premium reimbursement. Simply with the Allianz Gesundheits-App.

Get your money back!

If you do not submit any bills in a calendar year, you will be paid back a portion of your premiums. 10 % is guaranteed and an additional BONUS of up to 20 %.¹

¹ The BONUS (performance-based premium reimbursement) is not guaranteed and depends on the surpluses of the Allianz Private Krankenversicherung. The amount of the BONUS and the terms and conditions for receiving it are revised annually. Detailed information on the performance-based premium reimbursement can be found in the information sheet at allianz.de/gesundheit/private-krankenversicherung/beitragsrueckerstattung/



Good to know

Particularly suitable for: Self-employed individuals and employees whose income exceeds the statutory insurance limit.

Not suitable for: Public officials – separate plans are available for these individuals.

With our **Gesundheits-App**, you can submit your bills and keep an eye on all your correspondence. Simple and digital.

General Terms and Conditions of Insurance:

This information merely gives you an overview of the coverage. The current General Terms and Conditions of Insurance at the time the contract is concluded are decisive for your insurance cover.

For the most valuable thing you have – your health.
Let us advise you – we are happy to help.
In person or at allianz.de/pkv

Always there for you when you need us:

ALLIANZ PRIVATE KRANKENVERSICHERUNGS-AG