

MeinKrankenhausschutz

Allianz supplementary insurance for inpatients.



Why is supplementary hospital insurance so important?

Your statutory health insurance provides you with basic care for treatment in hospital. Staying overnight in a single or double bedroom or treatment by a senior consultant comes with additional costs.

MeinKrankenhausschutz reduces any gap in your care at the hospital, depending on which plan you choose, and secures comprehensive benefits for your recovery – both for inpatient hospital stays and outpatient surgery.



Supplementary inpatient cover with three different plans



MeinKrankenhausschutz Smart:

Inexpensive entry-level plan for anyone who wants targeted cover.



MeinKrankenhausschutz Plus:

Strong cover with a very good balance between price and benefits.



MeinKrankenhausschutz Best:

For those who want comprehensive benefits and treatment in a private clinic.

Included in all plans



Free choice of physician



Costs for treatment by senior consultant are covered



Single¹ or double room



Outpatient surgery



Admission of one accompanying person up to the age of 16 years old



Reimbursement abroad²

Get your 5% discount now!

Customers with an active Allianz private insurance policy receive a 5% discount when they sign up for a MeinKrankenhausschutz plan without ageing reserves.³

¹ Single bedroom on Plus and Best plans only.

² In the EU/EEA for the Smart plan or worldwide for the Plus and Best plans.

³ Active private insurance policies that qualify for the combination discount include policies for the following products: House contents insurance, personal liability insurance, legal cover, pet health insurance, pet owner's liability insurance, homeowner's insurance and accident protection (from 2023). The combination discount only applies to MeinKrankenhausschutz plans without ageing reserves taken out with an intermediary. The combination discount of 5 percent is the same for all plans. Only the plan premiums are eligible for the combination discount, and not any risk premiums.

MeinKrankenhausschutz – Comparison of plans

	Smart	Plus	Best
Medical services (choice of physician, attending physician), settlement via maximum rates of the Fee Schedule for Physicians (GOÄ)	✓	✓	✓
Accommodation including comfort services	Double bedroom	Single or double bedroom	Single or double bedroom
Admission of one accompanying person up to the age of 16 years old	✓	✓	✓
Reimbursement abroad	EU/EEA ¹	Worldwide	Worldwide
Private clinics	–	–	100% general hospital benefits up to a maximum of 200% maximum care hospital, 100% medical benefits
Desired transfer to another German hospital	–	–	✓
Household assistance during hospital stays	–	EUR 50 per day, max. 30 days	EUR 100 per day, max. 30 days
Outpatient surgery in hospital including preliminary and follow-up examinations	✓	✓	✓
Home childbirth allowance	–	EUR 300	EUR 600
Substitute daily hospital allowance if special accommodation is waived (excluding private clinics)/senior consultant/attending physician per day	–	EUR 50	EUR 50
General waiting times	No, just special waiting time: 8 months for childbirth/psychotherapy		

¹ European Economic Area

Fixed premiums even in old age

All plans are possible **with and without ageing reserves**.

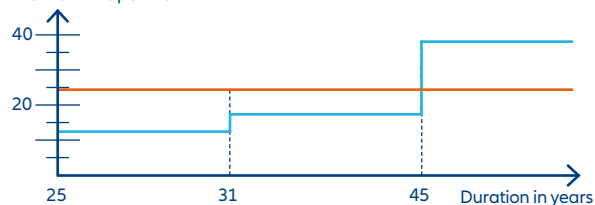
Without ageing reserves, you initially pay a cheaper premium, which increases with age at 16, 21 and 31 years. **With ageing reserves**, you pay a little more at first, but benefit from a fixed premium that doesn't jump in price as you get older.¹

¹ From the age of 45: Insurance cover for all insured persons with plans without ageing reserves is converted to the same-benefit plan with ageing reserves. The plan without ageing reserves can be taken out up to the age of 41.

² Regardless of the age-dependent premium, the premium may also increase due to a change in the calculation basis.

Example: Policy taken out as an adult aged 25, change in premium in the variants without ageing reserves and with ageing reserves in the Smart plan²

Premium in € per month



■ Plan without ageing reserves with the age jump at 31 and conversion to plan with ageing reserves at age 45
 ■ Plan with ageing reserves from the start



Good to know

Particularly suitable for: Persons covered by statutory insurance or persons entitled to medical care who want more cover in the hospital.

The following are excluded: Ongoing and advised treatments.

Flexible: Can be cancelled monthly.

Guaranteed innovation: Innovative treatments that are only recognised in the future are directly covered.

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/stationaer

Always there for you when you need us:

ALLIANZ PRIVATE KRANKENVERSICHERUNGS-AG