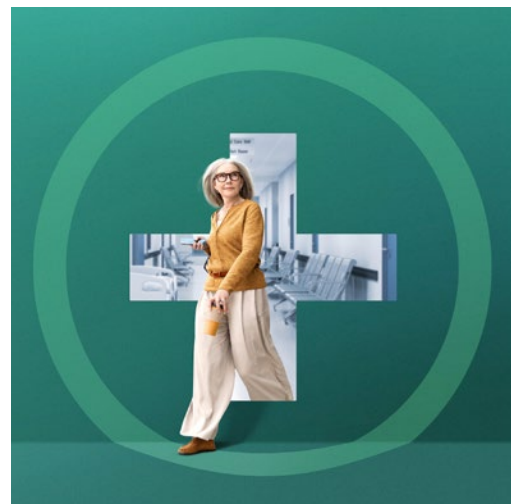


PRIVATE COMPREHENSIVE HEALTH INSURANCE

MeinSmartMed

Our new type of private comprehensive health insurance

The MeinSmartMed plan is for everyone who is looking for **digital** and **smart support** for their health. Via the app and video consultation to find the right medical care around the clock - with Medgate as the first point of contact for medical concerns and BetterDoc to search for a specialist and get a second opinion.



MeinSmartMed - making your care smarter and more focused.



Your care journey begins with the Medgate app

Describe symptoms and choose an appointment for a video consultation.



Medical video consultation

During the video consultation you will discuss your concerns with doctors and decide on your course of treatment.



Individual treatment plan

Such as prescription, certificate of incapacity for work, referral, specialist or therapy recommendation.



Everything in one place

Test results, check-ups, etc. can be saved in your Medgate app.

How the MeinSmartMed plan works

If you follow the appropriate steps via the recommended course of treatment, you will receive the highest possible reimbursement according to the plan. At the same time, you gain valuable guidance in the healthcare system and get direct access to the right specialists. If you do not follow the course of treatment we recommend, your reimbursement will be at a lower rate. A detailed description of the recommended course of treatment can be found under "Leistungs- und Serviceübersicht" at allianz.de/meinsmartmed.

The MeinSmartMed plans offer you reliable cover for **outpatient treatment**, **hospital stays** and optionally for **dental appointments**.

Outpatient

100% reimbursement if you follow the recommended course of treatment, less 20% deductible, maximum EUR 1,300/year

Otherwise 75% reimbursement, less 20% deductible, maximum EUR 1,300/year

Hospital

100% reimbursement, less 25% deductible, maximum EUR 3,500/year



Optional extras:

Hospital upgrade

Remove the 25% deductible if the recommended course of treatment is followed



Optional extras:

MeinSmartMed Zahn

Dental treatment

80% reimbursement

Dentures, inlays, gnathology and implants

60% reimbursement if a dental check-up has been performed annually in the last 5 years

Otherwise 50%

Benefits at a glance

MeinSmartMed – Summary of benefits ¹	
Outpatient medical services	75 %/100 % if the recommended course of treatment is followed; including outpatient surgery, dialysis, etc.
Medicines	Prescription only; 100 % for generics, 75 % for originator medicines
Visual aids (glasses/contact lenses)	100 % up to EUR 150 within 36 months, prescription from ophthalmologist/optician required
Medical check-ups	75 %/100 % if the recommended course of treatment is followed; option to participate in the MeinVorsorge programme
Rehab	Outpatient: 75 %/100 % if the recommended course of treatment is followed; inpatient: 100 % up to the maximum amount, once within 36 months (up to 150 % of state health cover (SHI) rates)
Remedies	100 % up to maximum amounts (corresponds to 110 % of the allowance rates), medical prescription required
Aids	75 %/100 % if purchased via one of our partners, medical prescription required
Hospitalisations	100 %, public hospitals, including senior consultant and double room, private clinic only upon recommendation by Medgate or Allianz Private Krankenversicherung
Dental treatment	80 %
Prophylaxis	100 %; Professional tooth cleaning up to a maximum of EUR 130/year; option to participate in the MeinVorsorge programme
Dentures, inlays, gnathology, implants	60 % if annual check-up has taken place in the last 5 years; otherwise 50 %
Orthodontics	60 % up to your 21st birthday (except in the case of accident or serious illness)
Fee and price limits	Remuneration according to maximum rates of the Fee Schedule for Physicians and Dentists (GOÄ/GOZ)
Cover abroad (Europe)	100 % of local costs in Europe; not covered outside Europe
Deductible	Outpatient: 20 %, maximum EUR 1,300/year; inpatient: 25 %, maximum EUR 3,500/year, if Upgrade Hospital is chosen then the inpatient deductible of 25 % is waived if the recommended course of treatment is followed
Premium reimbursement/Bonus	Up to 20 % of your premium reimbursed (BONUS) depending on results of treatment in case of release from claim liability in all MeinSmartMed plans (outpatient/inpatient and dental); not guaranteed

¹ This summary only represents a selection of the benefits covered by the plans.



Good to know

Particularly suitable for: Customers who want to take advantage of telemedicine, are familiar with their smartphone, and appreciate a reliable and long-term attractive level of premiums.

Important in case of emergency: In the event of life-threatening symptoms, always call the emergency services (112) immediately or go to the nearest emergency department - in these cases it is not necessary to contact Medgate first.

Optional plans:

MeinSmartMed Upgrade Krankenhaus: The inpatient deductible is waived if the recommended course of treatment is followed (including second opinion and clinic recommendation). Can only be added to the plan at the start of the policy - cannot be added at a later date.

MeinSmartMed Zahn is optional and can only be taken out together with MeinSmartMed. There is no recommended course of treatment and no deductible for dental. In order to obtain the highest possible plan reimbursement, you must have had an annual check-up for the last five years.

More information about our partners can be found at medgate.de and betterdoc.org

General Terms and Conditions of Insurance: This information provides you with an overview of the coverage. The insurance cover is governed by the terms and conditions of insurance as well as the Leistungs- und Serviceübersicht in their currently valid version.

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

ALLIANZ PRIVATE KRANKENVERSICHERUNGS-AG

Always there for you when you need us: