

Your occupational health insurance (OHI)

Your plan: Daily Sickness Allowance

healthy^x – an extra portion of health

Get healthy in peace – without financial worries. However, if the illness lasts longer, there will be an income gap. As an employee, you will receive sick pay from your statutory health insurance (SHI) after the continued payment of wages has been discontinued. After deduction of social security contributions, there may be a gap of more than 20 percent of your net income – often amounting to several hundred euro. Cover the income gap with your Daily Sickness Allowance plan – as a rule, the entire period until the occupational disability as determined by a doctor.



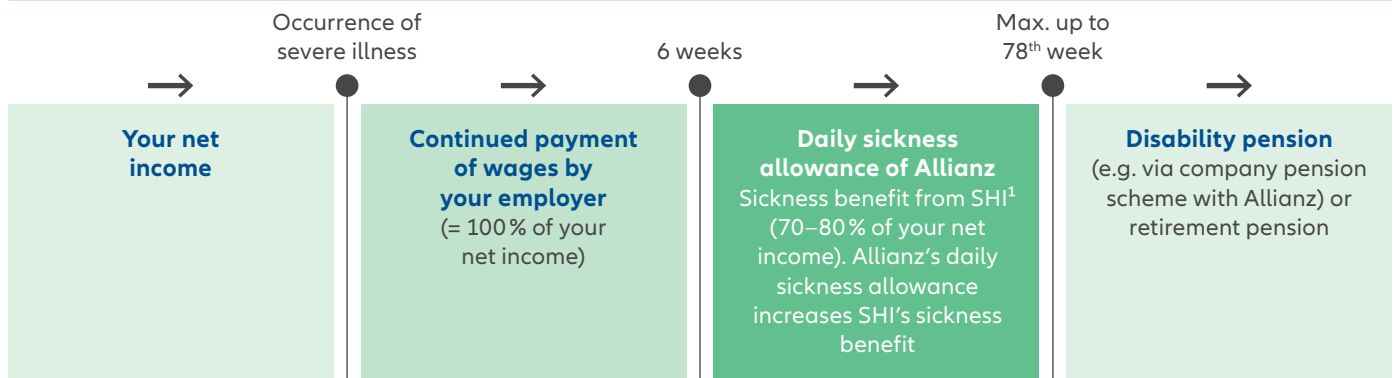
Well-covered all round – these are the benefits provided by your OHI



Daily sickness allowance

Supplement to the statutory sick pay from the 7th week of incapacity for work.

Reduce possible financial risks in case of prolonged illness.



Our strong benefits – your advantages

- Sensible private supplement to statutory sickness benefit.
- Income security even after the end of the continued payment of wages up to the 78th week from the start of the incapacity for work.
- Health services for your life and the whole family.
- Your employer pays the premiums.
- Without any medical examinations.
- Easy continuation of insurance in the event of a change of employer or retirement without medical examination.



¹ Max. 90% of net income, less pension, unemployment and long-term care insurance.



We are more than just insurance. We are a strong, reliable partner at your side. Because it's about your health!

Our health services for you and your family¹



Allianz relieves pain

Fast assistance, e.g. for back, knee or shoulder problems



24/7 medical hotline

From independent experts – over the phone around the clock



24/7 medical video consultation

Digital consultation with a general practitioner or specialist – around the clock



Specialist referrals

Prompt appointments with a specialist near you – without long waiting periods

Curious? We have many more health services for you.
You can also find all the information online at: gesundheitswelt.allianz.de/bkv

Daily sickness benefit in the event of incapacity for work – how it works.

Report long-term incapacity for work in good time



Obtain the required documents from us



Return completed documents



We check the documents and pay the daily sickness benefit



Good to know

What if I have already taken out daily sickness benefit insurance?

You must obtain the consent of your previous insurer, otherwise they can cancel your insurance. In order to avoid this, you can have your employer exempt you from the occupational daily sickness benefit insurance.

When should I report my incapacity for work?

If it is foreseeable that you will be unable to work for a longer period of time, please contact us early, at the latest immediately after the continued payment of remuneration expires (generally on the 43rd day of your incapacity for work).

How long does my insurance cover last?

You have full insurance cover for as long as you are employed by your employer and the OHI is in place. If you change employer, your OHI ends. Our offer for you: You can continue your insurance privately. If you receive an old-age pension, you no longer need a daily sickness benefit and it will therefore end.

Where can I find all the details about Daily Sickness Allowance?

For a more detailed overview of your insurance, please refer to the benefit information sheet. You will receive this when your employer registers you for OHI. The current insurance terms and conditions at the time of conclusion of the contract contain all binding contract contents. You can check these with your employer.

¹ Family members are, for example, spouses and partners, children or parents, grandparents and parents-in-law.
All services are currently valid (as of May 2021). Individual services may be discontinued, supplemented, or amended in the future.



Do you have any questions?

Your personal agent would be happy to help you. If you have any questions about the benefits, please call our service hotline: 0800 589 33 96, available Mon to Fri 8:00 a.m. – 8:00 p.m.

Always there for you when it counts: