



OptionFlexiMed at a glance

? Why does OptionFlexiMed make sense?

You're still not quite ready to decide whether private health insurance is the right choice for you? If you wait and your health declines, you may have to pay a higher premium for the rest of your life. Or you may no longer have the option to buy private health insurance. With OptionFlexiMed, you can now "freeze" your clean bill of health. And private comprehensive and supplemental insurance will still be an option for you later on – with no additional health examination or waiting periods.



How OptionFlexiMed works

Option to buy
comprehensive health
insurance



Switching flexibility
Monthly

**Medical exam
Duration 10 years**

Option to buy supplemental
health insurance



Buying flexibility
Every 2 years (also repeatedly)

No
additional
medical
exam!

No
waiting
periods

**One-time extension
+ 10 years**

**Maximum
flexibility!**

Examples



Max (24 years old, student) has statutory health insurance. He's frustrated by the long waiting times to see medical specialists and the occasionally high deductibles.

Max has a bike accident and ends up with some bruises. He has to stay overnight at the hospital for observation – an experience made all the worse by the fact that he has to stay in a room with multiple beds. Max decides to buy the OptionFlexiMed plan because one thing is now certain: once he's earning more money, he'd like to be privately insured.



Sophie (32 years old, engineer) has been working as a project manager at a large car company for three years. She has been considering for some time now whether to switch to private health insurance. She enjoys going to rock festivals in her free time. But something happened at the last summer festival: Sophie fell and knocked out a tooth.

With the missing tooth, she would pay a surcharge of about EUR 16/month¹ for the rest of her life if she were to buy Allianz comprehensive insurance. With OptionFlexiMed, the surcharge could have been avoided!

¹ When buying the MeinGesundheitsschutz Zahn 75, as of 2025.



OptionFlexiMed Benefits - your Advantages

✓ All of the Allianz comprehensive and supplemental health insurance products are available to you¹:

- You can switch to comprehensive insurance at any time on a **monthly** basis, provided you are not subject to the statutory health insurance obligation.
- If you plan to keep your statutory health insurance, already have private comprehensive health insurance or are entitled to medical care for first responders and soldiers, then you can buy supplemental insurances **every 2 years**.
- Important supplements such as **daily sickness benefits insurance** and **supplemental care insurance** are also an option.

✓ Maximum flexibility in terms of time:

OptionFlexiMed has a **term of 10 years**, after which you can **extend** one time for another 10 years. You can keep your OptionFlexiMed plan up to your 50th birthday.

✓ No additional health examination when switching to comprehensive or supplementary insurance:

You only have to answer the health questions once when purchasing the OptionFlexiMed plan.

✓ Repeat option:

This option can be exercised repeatedly so you can first get acquainted with the benefits of supplementary insurance. After that, you still have the option to switch to comprehensive insurance.

¹ Potential products include all those that are available at the time you make the switch and for which you are eligible.

Exceptions include the special supplemental inpatient insurances KrankenhausPlus, OptionPrivat and hospitalization following an accident.

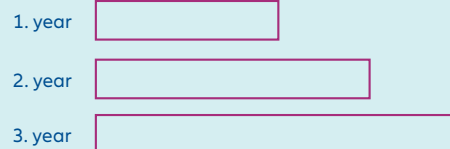


Get money back!

Get more money back faster: If you switch to comprehensive insurance, we will take your full calendar years into account.

Example: You are switching to comprehensive insurance after you were insured for 2 calendar years with OptionFlexiMed. If you don't claim any benefits afterwards for a year, you can get a higher proportion of your premium back - for 3 claim-free years instead of one year.

Your **premium refund** in the comprehensive insurances increases in many tariffs with the number of uninterrupted claim-free years (schematic representation).



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Find more information at:
gesundheitswelt.allianz.de



Good to know

Specially recommended for:

Those who have statutory health insurance or are entitled to medical care and thinking about a switch to private health insurance in the future or buy supplemental health insurance.

People with comprehensive health insurance who:

- would like to buy daily sickness benefit insurance or long-term care insurance with daily benefits at a later date
- currently have a private comprehensive health insurance with another provider
- require statutory health insurance again

Deadlines:

You can switch to comprehensive insurance at the start of each month. OptionFlexiMed will then end automatically.

Insurance conditions:

This information only provides an overview of benefits. Your insurance coverage is based on the conditions in effect upon conclusion of the contract.



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

Always there for you when it counts.