

OptionFlexiMed at a glance

Secure your BONUS benefits for comprehensive health insurance now!



Why does OptionFlexiMed make sense?

Your life currently revolves around vocational training or college, or you're a young professional. Good health is a priority and a matter of course for you. But 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.

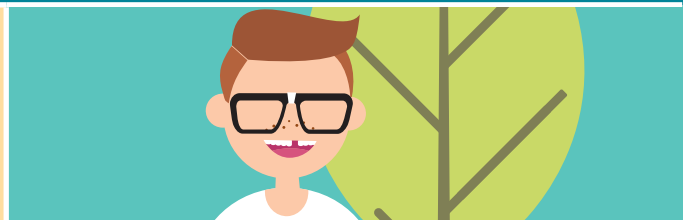
With OptionFlexiMed, you can now "freeze" your clean bill of health. And private comprehensive and supplemental insurance will still be an option for you later on – with no additional health examination or waiting periods. Even if you already have comprehensive insurance, you have the option, for example, to buy supplemental long-term care insurance or switch to Allianz private comprehensive health insurance in the future.

EXAMPLES



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

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

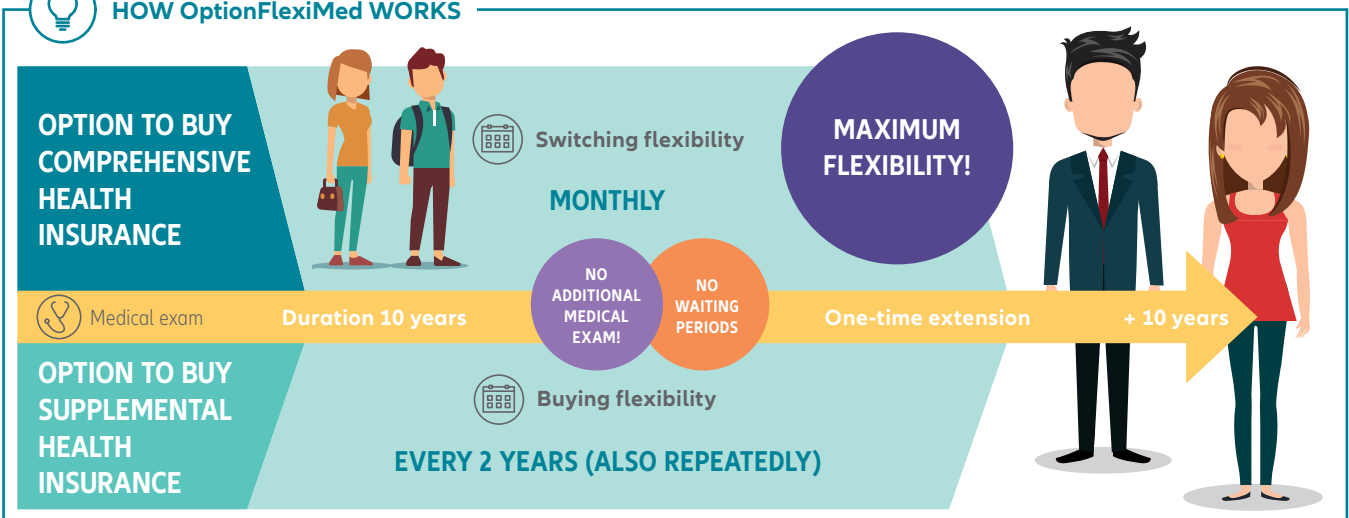


Martin (32 years old, engineer) has been working as a project manager at a large car company for three years. He has been considering for some time now whether to switch to private health insurance. He enjoys going to rock festivals in his free time. But something happened at the last summer festival: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

With the missing tooth, he would pay a surcharge of EUR 15/month¹⁾ for the rest of his life if he were to buy Allianz comprehensive insurance. With OptionFlexiMed, the surcharge could have been avoided!



HOW OptionFlexiMed WORKS



1) When buying the AktiMed[®] Best 90 plan, as of June 2020.



OptionFlexiMed – YOUR FLEXIBLE PATH TO PRIVATE HEALTH INSURANCE!



OptionFlexiMed BENEFITS

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 insurance **every 2 years**.
- Important supplements such as **daily sickness benefits** and **supplemental long-term 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 supplemental insurance:

You only have to answer 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 supplemental insurance. After that, you still have the option to switch to comprehensive insurance.

BONUS program when switching to comprehensive insurance:

If you switch to comprehensive insurance with OptionFlexiMed, we'll classify full calendar years as claim-free years in the OptionFlexiMed plan, allowing you to receive a higher BONUS with many plans.



gesundheitswelt.allianz.de/kunden/bonus-programm.html

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.



GOOD TO KNOW

Specially recommended for:

Those who have statutory health insurance or are entitled to medical care for first responders and soldiers

- and value premium medical care
- and are thinking about switching to private health insurance in the future.

People with comprehensive health insurance who:

- for example, would like to buy daily sickness benefits insurance or long-term care insurance with daily benefits at a later date
- currently have 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.

FEEL FREE TO USE OUR SERVICES AT ANY TIME.



VIVY

Your electronic medical records with personal assistant



FIT WITH FRODENO

Nutrition, fitness and health tips by Jan Frodono



DOC ON CALL

Your direct line to medically trained experts. Specialized advice on medical issues via app or phone



ALLIANZ GESUNDHEITSWELT

An overview of all the Allianz private health insurance services

YOU CAN FIND MORE INFORMATION HERE: gesundheitswelt.allianz.de



GET IN TOUCH WITH US:

Service line: 0800 41 00 108

Do you have any questions about insurance or are interested in learning more about our products and services? Feel free to give us a call. We're more than happy to help.

We're always there for you:

www.allianz.de

Allianz Private Krankenversicherungs-AG