



## PRIVATE COMPREHENSIVE HEALTH INSURANCE

# Overview of the **Ärzte Plus 100** and **Ärzte Best 100** plans



## Why does private health insurance make sense for doctors?

Because your health is important too and deserves a partner that delivers. If you care about the health of others on a daily basis, you know how valuable it can be to have first-class cover as a private patient if you fall ill. As one of the largest medical insurers, Allianz offers an attractive plan concept with special terms and outstanding benefits specifically for the medical profession. So that you no longer have to worry about your own medical protection.

It is precisely in times of illness that a strong partner is essential. Here are three examples from everyday life:

### HOSPITAL



**Johanna** has suffered a complicated cruciate ligament tear. She would like to have the necessary surgery carried out by the consultant, an expert in the field. Afterwards, Johanna recovers in a quiet single room.

**We facilitate the best possible therapy and cover up to 100% of the costs.**

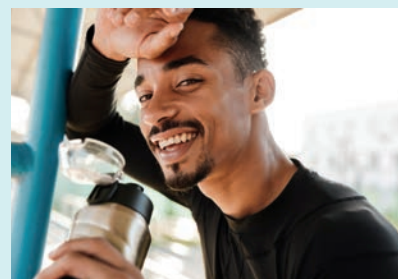
### ABROAD



**Matthias** is on holiday in Vietnam and is suffering from increasingly severe abdominal pain. A local doctor can provide targeted treatment with the aid of an interpreter who is connected by phone.

**We ensure that you receive the best possible local care and arrange repatriation.**

### DENTURES



**Hassan** has lost three teeth in a serious fall on his mountain bike. Once the wounds have healed, the dentist advises implants with crowns to completely restore his teeth.

**We cover 75–85% of the cost of the dental treatment.**



## The benefits of **Ärzte Plus 100** and **Ärzte Best 100** at a glance

**100% reimbursement** for outpatient benefits, hospital, specialist clinics and dentist (up to 85% for dentures, implants and orthodontics)

**Special conditions** thanks to group plans with medical associations and the Marburger Bund (e.g. waiver of waiting period, family co-insurance)

**Lots of money back** thanks to the premium refund (BRE) of up to 30% of the annual total (if no invoices are submitted)

**Flexible and secure** with integrated upgrade option (from Plus to Best) and lifelong guaranteed benefit levels

**Worldwide cover** for up to 12 months in the event of illness and treatment abroad, including repatriation (together with an accompanying person)

**Individuality** in the choice of add-on modules such as daily sickness allowance or premium relief in old age (with pension component V)



Your family members can also benefit from the plan-based advantages of group insurance with medical associations or Marburger Bund.



# Comprehensive health insurance for doctors – Ärzte Plus 100 and Ärzte Best 100 plans

## Plan comparison

### Ärzte Plus 100

### Ärzte Best 100

German Scale of Medical Fees	Up to 3.5 times the scale of medical fees' rate <sup>1</sup>	Unlimited
Outpatient benefits	100%	
Medication/dressings	100%	
Alternative treatment methods	100% for recognised treatments carried out by doctors, e.g. chiropractic therapy and acupuncture for pain management	
Aids (e.g. wheelchair)	100% for small aids, certain aids with maximum amounts (e.g. hearing aids) and 100% for other aids if purchased via insurer, otherwise 80%	
Remedies	100% (according to the list of therapeutic products)	
Psychotherapy	100% for first 30 sessions, thereafter 70%, max. 50 sessions per insurance year	100% for first 30 sessions, thereafter 70%
Visual aids	100%, EUR 250 max. within 24 months	100%, EUR 400 max. within 24 months
Immunisations	100%; also hepatitis B vaccination on account of professional activity	100%; also hepatitis B vaccination and travel vaccinations on account of professional activity
Hospital doctor	Elective doctor (e.g. consultant)	
Hospital accommodation	Twin room	Single or twin room
Dental treatment/prophylaxis	100%	
Inlays	75%	100%
Dentures	75%	85%
Orthodontic treatment	75% up to 21st birthday (always in the event of an accident or serious illness)	85% up to 21st birthday (always in the event of an accident or serious illness)
Worldwide cover	6 months incl. repatriation	12 months incl. repatriation
Deductible (per person/calendar year)	EUR 800 <b>only</b> for medication and dressings (no deductible for recommended immunisations)	

<sup>1</sup> The Ärzte Plus 100 plan generally pays up to the maximum rates (3.5 times the rate) or maximum amounts, and in the case of elective treatment in hospital also up to 5.0 times the rate of the German Scale of Medical Fees. The Ärzte Best 100 plan has no restrictions on the maximum rates.

## Digital assistants

No one wants a paper battle. The **Allianz Health App** and **My Allianz** make it much easier to manage your routine insurance tasks – simply, securely, and digitally.

Scan the QR code or visit us at [gesundheitswelt.allianz.de/app](https://gesundheitswelt.allianz.de/app) and [meine-allianz.de](https://meine-allianz.de)

### Allianz Health App

- Submit invoices
- View documents
- Use health services



### My Allianz

- Manage contracts
- Use digital mailbox
- Carry out BonusCheck



## Individual add-on modules

### Daily sickness allowance:

In the event of prolonged illness, employees' income after the end of continued salary payments is covered by the daily sickness allowance. For the self-employed, this offers protection against loss of income.

### Guaranteed premium relief:

Pension component V enables a flexible reduction in premiums in old age. This means that once you turn 65, your monthly premium can be reduced by up to 80%.

### Daily care allowance:

In the event that you need long-term care, there is a risk of major financial gaps that are only partially covered by statutory long-term care insurance. Daily care allowance cover from Allianz closes this gap.



## Good to know:

**Particularly suitable for:** The Ärzte Plus 100 plan is particularly suitable for junior doctors, e.g. in training.

The Ärzte Best 100 plan is particularly suitable for doctors with the highest demands who want the best possible cover.

**Not suitable for:** Doctors who are entitled to financial aid. Our financial aid plans are available for this purpose.

**Important preventive medical check-ups:** With the preventive care allowance, important preventive medical check-ups are reimbursed as a lump sum without affecting your premium refund if you do not claim any other benefits.

**General Terms and Conditions of Insurance (GTCl):** This information can only give you an overview of the benefits. Your insurance cover is governed by the current Terms and Conditions of Insurance at the time the contract is concluded.



**Want to find out more?**  
We would be happy to help. If you have any questions about the benefits, please call our service hotline:  
**0800.41 00 108**



Or find out more at  
[allianz.de/pkv-aerzte](https://allianz.de/pkv-aerzte)

Always there for you when it counts: