

ÄRZTE PLUS 100 AND ÄRZTE BEST 100

Private health insurance at a glance

Why do I need private health insurance?

As one of the largest medical insurers, we can offer you a special tariff concept for doctors. Our high-performance comprehensive insurance is tailored precisely to your needs. Our quality promises are flexibility through individual tariff selection, exclusive service, and attractive preferential conditions.

Examples: It is precisely in special situations that a strong partner is important. Here are 3 examples.

SINGLE ROOM IN A HOSPITAL



Dr. Johanna F. is admitted to hospital with a pelvic fracture after a car accident. The necessary operation proceeds without complications. Her accommodation in a single room ensures maximum privacy, thereby aiding the healing process.

Allianz covers the cost of private medical treatment and accommodation in a single room (Ärzte Best 100 tariff).

INTERNATIONAL SERVICE



Matthias E. is on holiday in Vietnam and has been suffering from increasingly severe abdominal pain for several days. The local doctor is able to provide Matthias E. with targeted treatment with the help of an interpreter from Allianz who calls in by phone.

Allianz provides the interpreter and ensures optimal care on the ground.

SPORTS HEALTH CHECK WITH SPORTS MODULE



Volker K. is a keen sportsman. He wants to optimise his personal training programme. To do this, he wants to get an accurate picture of his own performance. He receives support in a sports medicine centre, where he completes a sports health check under medical supervision.

Allianz covers the costs of the check (up to EUR 150 over 2 years with proof of fitness).

Benefits of Ärzte Plus 100 and Ärzte Best 100 comprehensive health insurance

Top-performing and reliable: Whether you're visiting a doctor, in hospital, or at the dentist – with the attractive Ärzte Plus 100 and Ärzte Best 100 tariffs, you'll have optimal medical care at all times. You have the choice and can set priorities. If your sporting fitness is important to you, you can also cover special procedures, such as the health check, with the sports module. If a single room is important to you, then the Ärzte Best 100 tariff is the right choice.

Lifetime guarantee for benefits: We guarantee your chosen level of benefits for the rest of your life.

Flexibility through tariff changes: With the integrated upgrade option from Ärzte Plus 100 (at the start of the 6th or 8th insurance year) to Ärzte Best 100, you can adapt your cover to your changed personal needs.

Assistance abroad: We offer you comprehensive immediate support in the event of illness abroad in all common languages and service-oriented return transportation together with your partner or child.

Comprehensive extras:

Gesundheits-App: With our Gesundheits-App, you can submit your bills and keep track of all your correspondence. Simply and digitally.

Premium refund: The longer you go without submitting any bills, the more money we will refund you. From the 4th year onwards, you effectively pay up to 30% less.

BonusCheck Online – a quick decision: In the Meine Allianz portal, you can easily check whether it is better for you to submit your bills throughout the year or to choose the premium refund.

Online support: We make it easier for you with simple processes and first-class service. You can manage your contracts and certificates easily and conveniently via the Meine Allianz customer portal.

Partner for doctors: Through attractive group insurance with the medical associations and Marburger Bund. Family members can also benefit from these collectively agreed advantages.





Comprehensive health insurance for doctors – Ärzte Plus 100 and Ärzte Best 100 tariffs

Principle and benefits

Premium cover with maximum benefits

Top-performing convenience cover

For junior doctors: The Ärzte Plus 100 and Ärzte Best 100 tariffs are also offered as training tariffs.

Ärzte Best

Ärzte Plus

Integrated upgrade option

Individual add-on modules

- Daily sickness allowance:** In the event of prolonged illness, the income for employees is covered by the daily sickness allowance once continued pay has come to an end. 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. As a result, your monthly premium can be reduced by up to 80% from the age of 65.
- Sports module:** The sports module not only keeps you healthy, but also active and fit through preventive benefits and extended therapies for sports accidents.
- 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 state compulsory long-term care insurance. Daily care allowance cover from Allianz closes this gap.

Benefits

Ärzte Plus 100

Ärzte Best 100

Outpatient benefits	100%	
Medication/surgical dressings	100%	
Alternative treatment methods	100%, for recognised treatments performed by doctors, e.g. chirotherapy or acupuncture for pain management	
Auxiliary aids (e.g. wheelchair)	100% for small auxiliary aids, certain auxiliary aids with maximum amounts (e.g. hearing aids) and 100% for other auxiliary aids if purchased via insurer, otherwise 80%	
Medication	100% (according to list of therapeutic products)	
Psychotherapy	100% 1st–30th session, thereafter 70%, max. 50 sessions per insurance year	100% 1st–30th session, thereafter 70%
Visual aids	100%, max. EUR 250 within 24 months	100%, max. EUR 400 within 24 months
Vaccinations	100%; also hepatitis B vaccination due to professional activities	100%; also hepatitis B vaccination and travel vaccinations due to professional activities
Hospital doctor	Private consultant (e.g. senior consultant)	
Accommodation in hospital	Twin room	Single or twin room
Dental treatment/prophylaxis	100%	
Inlays	75%	100%
Dentures	75%	85%
Orthodontics	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. return transportation	12 months incl. return transportation
Excess (per person/calendar year)	EUR 800 only for medication and surgical dressings	

Scale of fees for doctors and dentists

The Ärzte Plus 100 tariff 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 scale of fees for doctors. The Ärzte Best 100 tariff has no restrictions on the maximum rates.



What you should know:

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

The Ärzte Best 100 tariff 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 ("Beihilfe"). Our financial aid tariffs are available for this purpose.

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

Terms and Conditions of Insurance: This information can only give you an overview of the benefits. The current Terms and Conditions of Insurance at the time the contract is concluded apply to your insurance cover.



Meine Allianz & Allianz Vorteilsprogramm
More overview, more benefits – day after day.
Register at www.allianz.de/meine-allianz

Always there for you when it counts: