



OCCUPATIONAL HEALTH INSURANCE

For the best. Only the best.

More health for a strong team.
Your Preventive Healthcare portfolio.

PREVENTIVE
HEALTHCARE
WORTH AROUND
1,900 EUROS



Your extra portion of preventive healthcare.

Being and staying healthy is so important! Regular preventive medical check-ups go a long way to achieving this. With your occupational health insurance (OHI) your employer offers you comprehensive benefits for your preventive healthcare. In addition, you can use excellent services – for your health. So you always feel good in all respects.

What is this portfolio about?

This portfolio provides a summary of all Preventive Healthcare benefits from your occupational health insurance (OHI). And you will receive helpful tips on what you should consider as an insured person under a statutory (SHI) or private (PHI) health insurance scheme. You will also find out how to submit bills and who you can contact if you have any questions.

Should I take this portfolio with me to the doctor?

Yes. Take this portfolio or your Preventive Healthcare checklist with you to your next preventive medical check-up. We have summarised all your insurance benefits briefly and concisely on your checklist, which you received when your employee signed you up for the OHI.

The portfolio or your checklist shows your doctor immediately which medical check-ups are covered by us. Together with your doctor, you decide which check-ups are right for you.

All-round cover – so much preventive healthcare contains your OHI.

Your comprehensive portfolio covers **five modules**. You can find out which of the preventive medical check-ups are suitable for you by talking to your doctor.

What do I need to bear in mind for reimbursements?

Allianz will reimburse you for all benefits listed on the following pages for preventive medical check-ups. The “GOÄ numbers” listed next to them are intended for the settlement of these medical check-ups in accordance with the German Scale of Medical Fees (GOÄ) and are therefore covered by your OHI. Medical bills in the event of illness are not reimbursable.¹

Your total package is **worth approx. 1,900 euros**. The exact value varies depending on, among other things, the difficulty or time required for the check-up (increase factor)².

You can claim the benefits **up to the maximum number stated within two consecutive calendar years** (annually in the case of pregnancy care). **For example:** You make use of a preventive medical check-up in December of the current year. You can have the same medical check-up again in January of the year after next.

¹ If benefits are used or additional GOÄ numbers are billed that are not listed in the Preventive Healthcare portfolio or checklist, these must be billed via the respective statutory/private health insurance scheme or they must be paid privately.

² The doctor charges fees according to the German Scale of Medical Fees. The amount of the fee is calculated on the basis of 1 to 3.5 times the fee rate. This increase factor is determined by the difficulty, the circumstances of the specific treatment, and the time needed.



Enhanced cancer screening

For women and men; bowel, bladder and skin cancer screening



Cardiovascular screening

Internal medicine check-up, heart and vascular check-up



Pregnancy care

Including first trimester screening and enhanced ultrasound scan of the foetus



Athletes' screening

Including treadmill analysis and lactate ischemia test



Supplementary medical check-ups

Glaucoma screening, pulmonary function examination, osteoporosis check

On top: valuable services

Few things in life are more important than good health, don't you think? That's why your employer has decided on an OHI from Allianz. We support you in simply living well and healthily. For example, we provide many valuable health services for you and the whole family¹. So that you stay healthy – or don't have to worry about anything else in an emergency. **We're here for you.**



Symptom checker

How useful is it to visit a doctor's office? In suitable cases, assess your symptoms in advance with our Symptom Checker and **estimate your disease symptoms quickly and reliably**. You will then receive a recommendation on the further procedure.

How to take advantage of the offer:

- Go to [→ gesundheitswelt.allianz.de/bkv](https://gesundheitswelt.allianz.de/bkv). There you will find under "Services → Symptom Checker" further information and your access
- availability 24/7



24/7 medical hotline

Are you unsure whether a visit to the doctor is really necessary? In suitable cases*, our **independent medical experts** will help you confidentially with many questions.

How to reach our medical experts at any time:

- directly from the Allianz Gesundheits-App
- or call the free phone number 08 00 4 74 01 31
- 24 hours a day – in more than 20 languages



24/7 medical video consultation

Simply see the doctor when it suits you and the case is suitable for remote treatment*. With the digital consultation with a **general practitioner or specialist** including diagnosis and treatment plan and dispatch of (e-)prescriptions and certificates of incapacity for work.

Your direct line to the doctor:

- via the Allianz Gesundheits-App
- [→ gesundheitswelt.allianz.de/bkv](https://gesundheitswelt.allianz.de/bkv)
- fill in the form, indicate your desired appointment
- receive appointment confirmation with a link to the video consultation
- 24 hours a day – in more than 20 languages

¹Family members are, for example, spouses and partners, children or parents, grandparents and parents-in-law.

*A case is suitable for remote treatment if, according to generally recognised professional standards, personal medical contact is not required.

For example: simple symptoms such as skin changes (itching/redness) or general questions about health care.

All services are currently valid (as of October 2023). Individual services may be discontinued, supplemented, or amended in the future.



Family members¹ can also use our health services – **completely free of charge!**



Specialist referrals

A timely specialist appointment can be of great importance. We take care of organising and arranging the earliest possible appointment with **competent specialists**.

Appointments made easy:

- directly from the Allianz Gesundheits-App
- or call the free phone number 08 00 4 74 01 31
- the medical experts will take care of your appointment and send you your appointment confirmation
- available in more than 20 languages



Psychological Coaching

Certified experts advise and accompany by telephone for **psychological stress and challenges**. In this way, you will get **fast and individual support** for mental health problems.

How to take advantage of the offer:

- Go on [→ gesundheitswelt.allianz.de/bkv](https://gesundheitswelt.allianz.de/bkv). There you will find under "Services → Psychologisches Coaching" further information and your access



Allianz relieves pain

If you visit [→ www.allianzgegenschmerz.de](https://www.allianzgegenschmerz.de) you will find quick help for various types of pain, such as back, knee, hip and shoulder problems. You will receive training plans developed by specialists to combat your pain.

Three steps to pain relief:

- go to [→ www.allianzgegenschmerz.de](https://www.allianzgegenschmerz.de)
- enter your access code **bkvgegenschmerz**
- select the body region affected
- answer some initial questions and then receive an individual login code for your personal account



My Fitness Training

Your **online home gym** with numerous courses and programmes, e.g. from the areas of endurance, strength and back training as well as yoga. Quite simply via an online portal on your PC, tablet or smartphone and with guidance from **trained experts**.

How to take advantage of the offer:

- Go on → gesundheitswelt.allianz.de/bkv. There you will find under “Services → Mein FitnessTraining” further information and your access



Parent Coach

Making a family a success: Benefit from comprehensive support in **every phase of your children’s lives**. In cooperation with the STEP training institute we provide you with a tailor-made support package. Use it flexibly after your needs, for example through free parenting books and events or through parenting courses and parent counseling/coaching with a grant from Allianz.

How to take advantage of the offer:

- Go on → gesundheitswelt.allianz.de/bkv. There you will find under “Services → ElternCoach” further information and your access



24/7 Allianz nursing assistance

Imagine someone in your family becomes sick and suddenly needs care. We support you and your loved ones with **comprehensive services**, including e.g. the 24-hour nursing home guarantee or the professional relaying of all kinds of care services.

How to reach the experts at any time:

- directly from the Allianz Gesundheits-App
- or call the free phone number 08 00 4 72 01 35
- or email allianz-pflegeservice@arz.care
- 24 hours a day – in several languages



Allianz OHI Health World

On → gesundheitswelt.allianz.de/bkv you will find more information and access to all health services. You will also find tips on nutrition, work-life balance or occupational health and safety. With videos, podcasts, guides and contributions from experts of the occupational health management.

Allianz Gesundheits-App

Have you taken advantage of one of your OHI benefits? With the Allianz Gesundheits-App you easily submit your **bills** digitally and can track the **processing status**. You can also see your correspondence about benefits with Allianz, a plan overview and access to your health services. The App is available in German and English.

Invoice submission made easy!

Fast, secure, cost-saving and environmentally friendly – with the Allianz Gesundheits-App.



1 You will receive an invoice and settle it.

2 You will submit the invoice – conveniently via our Allianz Gesundheits-App.

3 You will receive a refund – usually within a few days if you use the app.



It is best to register directly in the app and get additional access to all services!



Download now free of charge





Good to know!

What do SHI policyholders need to observe?

- If the individual uses benefits **not listed in the Preventive Healthcare plan**, these must be **billed to the SHI fund** (condition: the physician is accredited by the health insurance fund) or paid for privately. Benefits such as these, for instance, could include ongoing treatment or check-ups as a result of or in connection with a preventive health check-up.
- Doctors are duty-bound to explain the financial implications of any treatment to patients. You should therefore present your Preventive Healthcare portfolio or checklist at every medical check-up.
- It is best to show your **SHI card** every time you visit the doctor. This way, your doctor knows exactly which check-ups or treatments they can perform that are not included in your OHI plan, but which your SHI will cover.

What do PHI policyholders need to observe?

- If benefits not contained in the **Preventive Healthcare plan** are provided, these must be **billed via your PHI or paid for privately**. Benefits such as these, for instance, could include ongoing treatment or check-ups as a result of or in connection with a preventive health check-up.
- Doctors are duty-bound to explain the financial implications of any treatment to you. You should therefore present your Preventive Healthcare portfolio or checklist at every medical check-up.
- As a PHI policyholder, you increase the likelihood of premium refunds from your PHI provider if you are otherwise healthy and invoice the preventive medical check-ups to the **Preventive Healthcare plan**.



Enhanced cancer screening. What's the deal?



The earlier cancer is detected, the better it can be treated. And the higher the chances of recovery.

Your benefit advantage

Your benefit as a SHI policyholder:

The SHI differentiates in the coverage of screening according to cancer type, age and gender. As a rule, women can take advantage of screening from the age of 20 or 30 onwards. Men, on the other hand, can use this benefit from the age of 45 or 50. Example of skin cancer screening: The SHI pays for a targeted consultation on changes to your skin with inspection of your entire body from the age of 35 years.¹ With your OHI Preventive Healthcare component, you can take advantage of a skin examination as well as a dermatoscopy or video-based examination of moles – regardless of age, every two calendar years.

¹ Source: Joint Federal Committee (Gemeinsamer Bundesausschuss, „G-BA“).

Your benefit as a PHI policyholder:

You will be reimbursed for all preventive medical check-ups that are listed with scale of medical fee (GOÄ) numbers on the following page. Depending on the scope of services in your PHI tariff, you can use preventive medical check-ups that your tariff may not reimburse. And you increase the **chance of a premium refund**, since you can pay for benefits used via the OHI Preventive Healthcare component.

Overview of all benefits provided by this module:

Value approx. 820 euros¹

Examination date	Your options	Reimbursable GOÄ numbers ² (important for your doctor)	
(You can write down the date of the medical check-up here. You can use the benefit again in the calendar year after next.)	Cancer screening for women	Ultrasound of up to 4 organs	410, 420 (max. 3 times), 403
		Ultrasound of mammary glands	418 (max. 2 times)
		Mammography	5266 (max. 2 times), 5298
		ThinPrep test including removal and preparation of smear material	297, A4851
	Cancer screening for men	Ultrasound of up to 4 organs	410, 420 (max. 3 times), 403
		Blood sampling and PSA test	250, 3908.H3
	Bowel cancer screening	Colonoscopy, including preparatory examinations and sedation as well as involved polyp removal, including histological examinations ³	11, 250, 253, 3550, 3607, 602, 687, 5298, 442, 695, 4800 (max. 6 times) or 4801 (max. 1 times) or 4802 (max. 6-times) or 4810 (max. 6 times) or 4811 (max. 6 times), 4815 (max. 6 times)
		Fecal occult blood test	3500
		M2PK stool test	4062
	Bladder cancer screening	NMP22 test or other suitable test methods, e.g. UBC Rapid Test	A3908
	Skin cancer screening	Skin examination	7
		Dermatoscopy or video-assisted mole examination	A612 oder 750

¹ The value depends on the gender and the increase factor according to which the examination is billed.

² The GOÄ numbers (German Scale of Medical Fees) are important billing information for your doctor. We will refund all listed numbers up to the medical fee schedule's maximum rate. Of course, we will also cover the costs of the consultation for each check-up (GOÄ numbers 1 or 3). For consultation and sonography benefits, the respective billing provisions of the German Scale of Medical Fees (GOÄ) must be observed. Medical bills in the event of illness are not reimbursable.

³ We also reimburse colon cleansing and the related doctor's expenses as well as for immunohistological examinations under the GOÄ numbers A4815 (max. 2 times) and 4815 (max. 4 times).



Cardiovascular screening. What's the deal?



Cardiovascular check-ups can help identify risks of cardiovascular diseases at an early stage and treat them quickly. This allows you to recognise in good time when your heart is out of step.

Your benefit advantage

Your benefit as a SHI policyholder:

The SHI pays for health check-ups for men and women once between the ages of 18 and 35 and every three years thereafter. These check-ups include medical history, a physical examination, blood counts and urine tests. Further services such as ultrasound of the heart and major blood vessels can only be obtained if you have existing symptoms or corresponding family history. With your OHI Preventive Healthcare component, on the other hand, you can benefit from the above and many **other special examinations every two calendar years.**

Your benefit as a PHI policyholder:

You will be reimbursed for all preventive medical check-ups that are listed with scale of medical fee (GOÄ) numbers on the following page. Depending on the scope of services in your PHI tariff, you can use check-ups that your tariff may not reimburse. And you increase the **chance of a premium refund**, since you can pay for benefits used via the OHI Preventive Healthcare component.

Overview of all benefits provided by this module:

Value approx. 760 euros¹

Examination date	Your options	Reimbursable GOÄ numbers ² (important for your doctor)	
(You can write down the date of the medical check-up here. You can use the benefit again in the calendar year after next.)	Internal medicine check-up	Medical check-ups for the early detection of diseases	29
		Ultrasound of up to 4 organs	410, 420 (max. 3 times)
		Extensive lab check, including blood sampling	250, lab results ³
	Heart check-up	Ultrasound scan of the heart	424
		Heart rate variability measurement	A636
		Long-term blood pressure measurement	654
		Resting, stress and long-term ECG	651, 652, 659
	Vascular check-up	Ultrasound scan of blood vessels supplying the brain	410, 420 (max. 3 times), 401, 645
		Pulse-wave passage time	637

¹ The value depends on the gender and the increase factor according to which the examination is billed.

² The GOÄ numbers (German Scale of Medical Fees) are important billing information for your doctor. We will refund all listed numbers up to the medical fee schedule's maximum rate. Of course, we will also cover the costs of the consultation for each check-up (GOÄ numbers 1 or 3). For consultation and sonography benefits, the respective billing provisions of the German Scale of Medical Fees (GOÄ) must be observed. Medical bills in the event of illness are not reimbursable.

³ Lab results: Blood count and blood components (3550), calcium (3555), potassium (3557), sodium (3558), glycated haemoglobins (3561), cholesterol, HDL and LDL (3562.H1, 3563.H1, 3564.H1), triglycerides (3565.H1), uric acid (3583.H1), creatinine (3585.H1), gamma GT (3592.H1), GOT (3594.H1), GPT (3595.H1), TSH basal (4030), vitamin D (4138 or 4139).



Pregnancy care. What's the deal?



Even during pregnancy, it is particularly important to watch out for the new member of the family. The range of antenatal screenings enables potential health risks to the mother and child to be identified at an early stage. Antenatal screenings can also help identify high-risk pregnancies and births.

Your benefit advantage

Your benefit as a SHI policyholder:

During the pregnancy, the SHI provider will assume the costs for three basic ultrasound examinations which enable complications to be detected at an early stage. During the second trimester, the SHI will alternatively assume the costs of an enhanced ultrasound screening. With your OHI Preventive Healthcare component, you can arrange an **additional ultrasound scan**. You can also have **additional examinations** performed, such as a first trimester screening, for example.

Your benefit as a PHI policyholder:

You will be reimbursed for all preventive medical check-ups that are listed with scale of medical fee (GOÄ) numbers on the following page. Depending on the scope of services in your PHI tariff, you can use check-ups that your tariff may not reimburse. And you increase the **chance of a premium refund**, since you can pay for benefits used via the OHI Preventive Healthcare component.

Overview of all benefits provided by this module:

Value approx. 330 euros¹

Examination date	Your options	Reimbursable GOÄ numbers ² (important for your doctor)
(You can write down the date of the medical check-up here. You can use the benefit again in the calendar year after next.)		Enhanced ultrasound scan of the foetus
	Pregnancy care	First trimester screening
		Cytomegalo Virus, Toxoplasma gondii
		Streptococci Type B

A1006

250, 4024, 4044 oder
250, 3743, 4024, 4027

250, 4378, 4453

298, 4500

¹ The amount depends on incremental factor, on the basis of which the examination is billed.

² The GOÄ numbers (German Scale of Medical Fees) are important billing information for your doctor. We will refund all listed numbers up to the medical fee schedule's maximum rate. Of course, we will also cover the costs of the consultation for each check-up (GOÄ numbers 1 or 3). For consultation and sonography benefits, the respective billing provisions of the German Scale of Medical Fees (GOÄ) must be observed. Medical bills in the event of illness are not reimbursable.



Athletes' screening. What's the deal?



Healthcare for sports is recommended for both amateurs and athletes. Above all beginners and those returning to sport should have a check-up. The state of your health is essential when it comes to success and enjoying the activity.

Even if the joints in your feet are fine when resting, misalignments may become evident when running. A sports doctor can assess the position of joints in the feet when in motion with treadmill analysis and thus identify the potential need for joint support. In addition, a lactate test can be performed to identify the individual's optimum training range. These examinations enable potentially harmful patterns of movement to be corrected and appropriate training programs to be designed.

Your benefit advantage

Your benefit as a SHI policyholder:

The benefits of athletes' screening are not covered by the SHI. The OHI Preventive Healthcare component allows you to use the various measures for athletes' screening, such as **a lactate test every two calendar years.**

Your benefit as a PHI policyholder:

Normally PHI plans do not cover the benefits for athletes' screening. Your OHI Preventive Healthcare component allows you to take advantage of benefits that otherwise you would have to pay yourself.

Overview of all benefits provided by this module:

Value approx. 140 euros¹

Examination date	Your options	Reimbursable GOÄ numbers ² (important for your doctor)
(You can write down the date of the medical check-up here. You can use the benefit again in the calendar year after next.)	Check-up of the supporting and locomotor system	7
	Athletes' screening	
	Treadmill analysis	A838
	Lactate ischemia test (five-time determination of lactate levels)	250, 4107

¹ The value depends on the gender and the increase factor according to which the examination is billed.

² The GOÄ numbers (German Scale of Medical Fees) are important billing information for your doctor. We will refund all listed numbers up to the medical fee schedule's maximum rate. Of course, we will also cover the costs of the consultation for each check-up (GOÄ numbers 1 or 3). For consultation and sonography benefits, the respective billing provisions of the German Scale of Medical Fees (GOÄ) must be observed. Medical bills in the event of illness are not reimbursable.



Supplementary medical check-ups. What's the deal?

It's normal for physical performance to decline with increasing age. However, this development can trigger illnesses which have serious consequences. Some of these can affect your vision or bones. Appropriate examinations can identify the potential risks in good time, allowing counter-measures to be introduced.

Your benefit advantage

Your benefit as a SHI policyholder:

The SHI offers enhanced health checks only under certain conditions. For example, a bone density analysis may only be performed at the cost of the SHI provider if medicinal treatment has already been planned, or if abnormal bone fractures have occurred without any corresponding strain.¹ The OHI Preventive Healthcare component, on the other hand, gives you direct access to these services. It allows you to use services such as **bone density measurements** or **pulmonary function tests** every two calendar years, without any waiting periods.

Your benefit as a PHI policyholder:

You will be reimbursed for all preventive medical check-ups that are listed with scale of medical fee (GOÄ) numbers on the following page. Depending on the scope of services in your PHI tariff, you can use check-ups that your tariff may not reimburse. And you increase the **chance of a premium refund**, since you can pay for benefits used via the OHI Preventive Healthcare component.

¹Source: Osteoporose Selbsthilfegruppen Dachverband e. V.

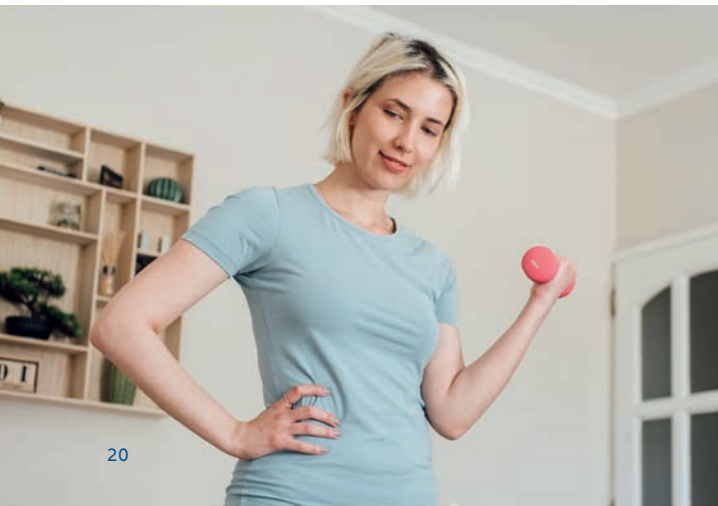
Overview of all benefits provided by this module:

Value approx. 170 euros¹

Examination date	Your options	Reimbursable GOÄ numbers ² (important for your doctor)	
(You can write down the date of the medical check-up here. You can use the benefit again in the calendar year after next.)	Glaucoma screening	Ocular examination	6
		Ocular fundus examination	1240 or 1242
		Intraocular pressure measurement	1256
	Pulmonary function examination	Examination of the pulmonary and respiratory capacity (spirometry)	605
		Flow volume curve during spirographic examinations	A605
	Osteoporosis check	Bone density measurement	5380 or 5475

¹ The value depends on the gender and the increase factor according to which the examination is billed.

² The GOÄ numbers (German Scale of Medical Fees) are important billing information for your doctor. We will refund all listed numbers up to the medical fee schedule's maximum rate. Of course, we will also cover the costs of the consultation for each check-up (GOÄ numbers 1 or 3). For consultation and sonography benefits, the respective billing provisions of the German Scale of Medical Fees (GOÄ) must be observed. Medical bills in the event of illness are not reimbursable.



Answers for your health.

This Preventive Healthcare portfolio provides you with an initial insight into your new healthcare component. Below is some further useful information that hopefully answers any questions you might still have.



Where or by whom can you be examined?

Any registered doctor or doctor working in a hospital outpatient department or in a medical care centre can carry out the preventive medical check-ups. It is also important that only the GOÄ numbers listed in the Preventive Healthcare portfolio or checklist can be reimbursed.

What happens if you already have an existing diagnosis?

If you already have a diagnosis, check-ups during the course of the illness can no longer be covered as a preventive measure. For example, if your doctor has diagnosed heart rhythm abnormalities in you, the subsequent ultrasound of the heart cannot be reimbursed via your Preventive Healthcare component in this case. Medical bills in the event of illness are generally not reimbursable.

Will additional treatments be reimbursed?

If additional benefits are used or additional GOÄ numbers are billed that are not listed in the Preventive Healthcare portfolio or checklist, these must be billed via the respective statutory/private health insurance scheme or they must be paid privately. Example of skin cancer: The removal of suspicious moles is already used to clarify abnormal findings and is therefore not part of the Preventive Healthcare module.

What happens to my insurance cover when I no longer work at my current employer or I retire?

You can continue with the insurance cover at your own expense.

Any questions? We're here for you – whenever you need us.

If you have any questions about your OHI, your personal agent would be happy to help you.

For questions about the benefits,
please call our service hotline: 08 00 5 89 33 96,
available Mon to Fri, 8:00 a.m. – 8:00 p.m.

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.

Your employer and Allianz
wish you all the best
for **your health!**