



You may call it convenience.  
Or security. We call it Private Patient.

WITH PRIVATE COMPREHENSIVE MEDICAL INSURANCE, CONVENIENCE  
AND SECURITY ARE ALWAYS AT YOUR SIDE IN CASE OF ILLNESS.

If you have to make decisions, you should also be free to choose – as with DKV.

What you need is efficient, all-round insurance which not only guarantees high-quality medical treatment at low cost, but can also be flexibly adapted in line with your requirements.

As you like. Whatever you like.  
Whenever you like.

**No compromises when it comes to health**

Unnecessary compromises are the last thing you want when you are ill. The most important thing for you is to be able to make unrestricted use of all the necessary medical performances which you consider appropriate – to speed up your complete recovery.

**Standard solutions are not the answer**

You have your own personal ideas as regards the nature and scope of your health insurance. No-one knows better than you just which medical performances you would like to have when you are ill. That is why your health insurance must take account of your personal needs and expectations.

**Don't waste money where your health insurance is concerned**

There is no need to spend more than necessary on your health insurance. You are entitled to demand a premium commensurate with the benefits promised. The premium that you pay for your insurance should essentially be based on the benefits which you would like to have, and not on your income.

# Take a closer look – the choice is yours

## Outpatient treatment

### 100 % of eligible expenses for

- medical treatment
- medicines and dressings
- vision aids
- remedies, e. g. massages
- therapeutic aids and appliances, e. g. crutches
- services of practitioners of complementary medicine up to the max. regular rates of the Schedule of Fees for Doctors (GOÄ)
- services of a speech therapist within the going rates commonly acceptable in Germany
- psychotherapy (depending on duration of the treatment)

## Dental treatment

### 100 % of eligible expenses for

- dental treatment, including pinpointed preventive dental checkups

### 75 % of eligible expenses for

- crowns, dentures (e. g. bridges)
- implants
- orthodontic services

**Associated laboratory work and materials:** insofar as these are calculated within commonly acceptable going rates, to the same percentage rate as the dentists services.

## > DEDUCTIBLE AS FROM 1.1.2009

Tarif	Men (euros)	Women (euros)	Adolescents (euros)	Children (euros)
AM 0	0	0	0	0
AM 2	840	780	700	350
AM 4	2.500	2.400	2.100	1.050



### **Inpatient treatment**

#### **100% of the eligible expenses for**

- general hospital benefits
- services of the Doctor of your choice and services of doctors with private bed quota
- accommodation in single or twin-bedded rooms
- outpatient childbirth, 766.94 EUR flat rate

### **Comprehensive medical insurance from DKV guarantees optimum all-round care.**

**When visiting a doctor or dentist and when in hospital, you can be sure of receiving the best possible treatment with comprehensive medical insurance from DKV.**

### **Private treatment with DKV**

Enjoy the privilege of private treatment by a doctor or dentist of your choice, as well as by any registered non-medical practitioner or psychotherapist. If hospital treatment is needed, you can enjoy the convenience of a one or two-bed room and will receive professional treatment by the leading hospital physicians.

**Medical and dental performances are eligible for reimbursement within the framework of the maximum rates permitted by the Schedule of Fees for Doctors and Dentists (GOÄ/GOZ). Expenses exceeding the maximum rates are also eligible for reimbursement insofar as they are necessitated by difficulties due to the illness or medical findings. Refer to the General Terms of Insurance for a detailed description of benefits and further information.**

# The essentials – and essentially more

- > At the doctor's, dentist's and in hospital, you will be treated as a **private patient with DKV**.
- > **Choose freely** among all doctors, registered non-medical practitioners and dentists, as well as among all hospitals meeting the contractual requirements.
- > As an employee insured with DKV, you are entitled to a **premium subsidy** for private health insurance in the form of the employer's statutory contribution.
- > Your DKV insurance premiums are **tax-deductible** expenses of a provident nature.
- > **Premium refunds** are possible under certain circumstances.
- > **Qualifying periods can be waived** by crediting past insurance periods in the statutory health insurance system or through medical examination (different ruling for group insurance).
- > You are entitled to take part in **specific screenings** in accordance with the statutory programmes.
- > Depending on your insurance cover, your **DKV card** will make the formalities easier when visiting a doctor, dentist or hospital. And your DKV card will also relieve you of the need to pay costs in advance when receiving inpatient treatment.
- > With your DKV card you can also make use of the **services offered by the DKV Customer Centre and our medical hotline – every day, 24 hours a day**.
- > With your **personal agreement** with DKV on **lower premiums in old age**, you can help to make sure that you will pay a lower, affordable premium when you grow older.

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(\* from a German landline phone; costs may differ with mobile phone providers)