



Our services



## Our services – your benefits

# A-Z

### **BKK MedPlus**

This abbreviation of BKK MedPlus is an umbrella term for the disease management programmes (DMPs) that E.ON Health Insurance offers for the chronically ill. Thanks to the tests and schedules drawn up by medical experts, our patients are assured the best-possible course of treatment. Treatment or therapy is professionally coordinated and monitored on the basis of the latest medical findings. Participants on the BKK MedPlus scheme thus benefit from an ongoing course of treatment which is tailored to their individual needs. As patients, they are actively involved in the entire process: they are made the very focus of attention.

**The highly structured BKK MedPlus programmes are currently available to E.ON Health Insurance members for the following diseases:**

- Breast cancer
- Diabetes mellitus Type I and II
- Coronary heart disease (CHD)
- Asthma bronchiale
- Chronically obstructive pulmonary disease (COPD)

For detailed information about the content of BKK MedPlus Programmes, please visit [www.bkkmedplus.de](http://www.bkkmedplus.de). If you prefer, we will send you the info material by post. Knowledge of German required.

**Your special advantage: reduced contribution rate**

Members who take part in our BKK MedPlus disease management programme receive a rebate bonus of €100.00 per calendar year.

### **Cancer check-ups for men...**

For members aged 45 years upwards, these measures include screening for cancer of the prostate, the external genitalia and the skin and, for members aged 50 years upwards, the bowel as well.

### **Cancer check-ups for women...**

Since the changes caused by disease can usually be detected early on, women in particular have good prospects of an effective cure if they take an early-diagnosis tests for

cervical cancer or breast cancer. We recommend that all women, from about the age of 20, go to the gynaecologist's for cancer screening once a year. From 30 years onwards, you get a breast and skin screening test, and from 50 years, a bowel screening test as well. Even if you are not experiencing any pain as such, you should get yourself checked. Don't give cancer any kind of chance!

#### **Your special advantage: bowel cancer early detection**

The E.ON Health Insurance Fund has been encouraging bowel cancer check-ups for some time now. A test is run once a year to see if any tumours are evident and thus ensure excellent prospects of treatment success.

#### **Child sickness benefit**

The general condition here is: a child up to the age of 13 (or, if disabled, no age limit) is sick and needs to be looked after, taken care of, or nursed by an E.ON Health Insurance Fund member and another person living in the same household cannot take on the responsibility. For each child, up to ten working days a calendar year can be claimed. In the case of several children, up to 25 working days can be covered. Single-parent members can claim up to 20 working days or, in the case of several children, up to a total of 50 working days. Further benefits for the care and nursing of seriously ill children are also available.

#### **Co-payments – lightening the load**

Members are expected to make co-payments on charges for the practice fee, medicaments and hospital treatment. However, in any one year, the total amount in co-payment should not exceed the individual ceiling which is set at 2% of family gross earnings. For those members who, due to severe illness, remain in ongoing treatment, the ceiling is set at 1%.

To help calculate the individual ceiling, the co-payments made and the gross earnings of the relatives living in the one household are added together. "Relatives" here means spouse or partner and the children covered by the family insurance.

Families benefit from various allowances and/or child allowances. The annual gross earnings are thus reduced by these lump sums. If the personal ceiling happens to be reached during the calendar year, then exemption for the rest of the year is possible. We have set out most of the information relating to co-payments and the legal requirements in 'Facts & Figures' leaflet.

#### **Dental treatment and dentures**

You can go to the contract dentist<sup>1</sup> of your choice but please present your E.ON Health Insurance Fund membership card (soon to be a smart healthcare card). Charged to patients who have completed their 18th year, the practice fee is €10.00 and payable at the first outpatient visit of a quarter year. It is not levied for dental check-ups.

E.ON Health Insurance pays fixed subsidies for standard-care dentures in the form of crowns, bridges and part or full dentures as recommended by the dentist. That definition includes what are known as superconstructions – i. e. dentures based on implants. Please note that implant benefits as such can only be provided in exceptional medical cases.

**Your special advantage:** dentures and professional teeth cleaning free of charge

E.ON Health Insurance has concluded Integrated Care Contracts with selected dental practices and dental laboratories across Germany. In the case of the tooth replacement therapies that the law considers part of standard care, health insurance fund members do not have to make a co-payment. The only condition is that you, as a dental patient, can prove to the dentist by means of your bonus book that you have attended preventive check-ups over the ten years prior to the application for dentures. In addition, we will reimburse the cost of professional teeth cleaning twice a year, as long as this service is carried out by one of our partner dentists.

#### **Glasses**

We assume the costs of glasses – including bifocals and, in certain circumstances, plastic lenses – for insured members under the age of 18. There is no age limit for cover on vision aids and contact lenses in the case of severe visual impairment, eye injury or eye disease. Please note that when reimbursing such costs, we are obliged to recognise fixed amounts and contract prices. Members over 18 are required by law to make a co-payment.

#### **Health check: "Check-up 35"**

Possible every two years from the age of 35, this health-check is aimed at spotting signs of disease or disorder with the cardiovascular system, the kidneys and/or the metabolism. You will also get important tips as to ways of avoiding or reducing personal risk factors. So that you remain in good health!

#### **Health checks for children**

Nine examinations up to the age of six and a further one in the 13th/14th year mean a comprehensive early detection programme worthy of the name! Make sure your children keep their appointments with the doctor, even if things are developing normally.

#### **Healthy teeth**

By taking your children to three early-detection screening tests, you will help reduce disease to the teeth, the mouth and the jaws. The first test takes place at the age of three and the remaining two at intervals of twelve months until completion of the sixth year of age. Plus, at nursery and at school, your children will undergo dental group prophylaxis. From the age of six until the age of eighteen, a dental examination should take place once every six months (and that includes fissure sealant treatment for the molar teeth). From the age of 18, you should go to the dentist's once a year. From the twelfth year of age, the dentist records the fact of examination in the patient's bonus book.



### Home help

The E.ON Health Insurance will also provide home-help benefit if members cannot take care of their household duties themselves due to hospital treatment, preventive care, a rehabilitation course or home nursing care. The main condition here is that there is one child under the age of 12 living at home. If that child is disabled, there is no age limit. For members over 18, a co-payment is required by law.

#### **Your special advantage: home help**

We will also provide home-help benefit if it is necessary due to acute sickness or if, by means of an outpatient operation, an in-hospital course of treatment can be avoided. In the event of severe accident or illness, home-help benefit is provided even if there are no children at home to be looked after.

### Home nursing care

Instead of a long stay in hospital, it is possible for the patient to be cared for by qualified assistants in the comfort of his or her home, this in addition to the supervision carried out by the doctor. We will bear the costs for up to four weeks. This also applies if the nursing care is necessary as part of a recognised course of medical treatment. For members over 18, a co-payment is required by law.

### Hospice

We subsidise and provide assistance with residential, semi-residential or outpatient hospice services.

### Hospital treatment

The E.ON Health contracts with healthcare providers ensure that the members enjoy the most modern and cost-intensive methods of treatment - in the fields, for example, of heart operations, pacemakers, organ transplants, artificial kidneys or the use of lithotripters to pulverise kidney stones. We also cover all charges for medical treatment, various operations, medicaments, early rehabilitation and nursing care etc. Since it is a fair assumption that you will have to economise at home, we only expect you to make

co-payments here for a maximum of 28 days per calendar year. Even then, insured members under 18 are exempt. But please check with us for details of any co-payments you may be required to pay by law.

### Inoculations

Inoculations are typically carried out as part of the contract-doctor services provided by your GP. Routine inoculations for children include: diphtheria, hepatitis b, haemophilus influenza type b infection, whooping cough, polio, measles, mumps, rubella, tetanus and chickenpox. Adults should have their inoculations against diphtheria, tetanus and polio refreshed every ten years.

Your special advantage: inoculation against cervical cancer  
The E.ON Health Insurance Fund will reimburse the combined cost of vaccine and doctor's fee for inoculations aimed at preventing cervical cancer. For women up to the age of 26. Members over 18 are required by law to make a co-payment.

#### **Your special advantage: travel inoculations**

The E.ON Health Insurance Fund will reimburse its members the cost of inoculations relating to private travel abroad. Our main condition is that your inoculations are carried out by a contract doctor (your GP, for example) or at the local health department. Either way, the inoculations must be carried out in accordance with the recommendations of the STIKO, that's the committee that oversees immunisation matters at the Robert Koch Institute in Germany, and in accordance with the travel advice issued by the German Foreign Office.

### Medical aids

These physical aids range from hearing aids and artificial limbs to wheelchairs. Please note that, when reimbursing such costs, we have to consider fixed amounts and contract prices. Members over 18 are required make a co-payment specified by law.

### Medical treatment

Thanks to your E.ON Health Insurance Fund membership card (soon to be a smart healthcare card) you can choose which contract doctor<sup>2</sup> you go to - whether it be a general practitioner (GP) or a specialist doctor<sup>3</sup>. In the event of medical or psychotherapeutic treatment from the age of 18 upwards, you also make a co-payment of €10.00 which is known as a 'Praxisgebühr' or 'practice fee'. This payment is made the first time you receive an outpatient course of treatment each quarter of the year, unless you have been referred for specialist treatment by a GP. In other words, it pays you to visit your own GP first. The practice fee is not levied for inoculations, preventive medical examinations, early detection tests and pregnancy care.

### Your special advantage: integrated care

By which we mean treatment from a single source with your GP, the hospital and a rehabilitation clinic working closely together to coordinate the course of treatment as optimally as possible. Indeed, we have concluded a series of relevant contracts throughout Germany in the fields of orthopaedics, gynaecology and surgery etc.

### Your special advantage: GP-based care

This approach involves the GP taking a "navigator's role" for the medical treatment of the individual patients. Members of the E.ON Health Insurance Fund, for example, who sign up to this GP-based scheme, agree to always go to their GP first if they do not feel well. In this way, only the GP can decide whether you as a patient need to see a specialist. Participation in this particular scheme is voluntary but E.ON Health Insurance will reimburse the four quarterly practice-fee payments on production of the receipts.

Maximum: €40.00 a year.

**NB:** Please note that this scheme does not yet apply to all the federal states in Germany.

### Medicaments

Your GP will select, on your behalf, the right medicine from the list of prescription drugs. E.ON Health Insurance will

pay for medicines that are not available on prescription only: (a) in the case of children under twelve years of age; (b) in the case of children or teenagers with developmental anomalies; and (c) in the case of standard treatment for severe illnesses. The cost of contraceptives such as the pill or the coil will be assumed until completion of the 20th year. Members over 18 years of age are required by law to make a co-payment.

If your GP prescribes a medicine which costs more than the contractually fixed amount, you will have to pay for the extra cost incurred, this in addition to the usual co-payment.

Ask your doctor or your pharmacist about alternatives.

### Your special advantage: online pharmacies

We were one of the first health insurance funds in Germany to support patients wishing to order medicaments from alternative sources via the Internet. The benefit to you: lower co-payments (bonus model) as well as the convenience of free delivery by post. Not to mention a reduction in the cost of OTC medicaments ("over the counter").

### Orthodontic treatment

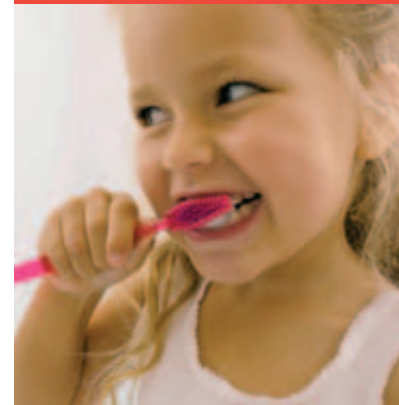
This service is available in the event of severe functional restriction due to misalignment of the teeth or jaws, or in the event of treatment for severe mandibular anomaly beginning after the age of 18. The co-payment of 20% of the contract fee charged (or 10% for a second child receiving the same treatment) will be reimbursed on successful completion of the treatment.

### Other therapies

These include: massage, physiotherapy, speech therapy and ergotherapy. For members over 18, a co-payment is required by law.

### Pregnancy/maternity

Needless to say, we will pay for all the costs relating to pregnancy and birth. That includes prenatal examinations for mother and child, midwife assistance, medical care, medicaments and other therapies as well as the cost of





birth at a contract hospital. In certain circumstances, we also pay for home nursing care and a home help. During the "period of protection" - i.e. six weeks prior to birth and eight or twelve weeks in the case of premature and multiple deliveries - female employees will receive a maternity allowance equivalent to the current net salary. It amounts to €13.00 maximum per calendar day. If there is any difference between that sum and net salary, the employer will subsidise the maternity allowance (which is exempt from tax and social security contributions). If, as a result of a premature birth, the duration of payment is reduced, then the payment period after the birth is extended by the number of days in question. Other women receive sick pay as maternity allowance as long as they are entitled to do so. **Tip:** Make sure to apply for your maternity allowance before the actual pregnancy leave.

#### **Primary prevention**

At E.ON Health Insurance, health prevention is at the TOP of our agenda. To improve your health in the long run, we therefore offer services focused on primary prevention. Furthermore, we support health promotion measures at work. But that's not all. We have a small library of information material focusing on all the latest health topics. We support selective courses, especially those aimed at chronic disease avoidance. If you would like more information, we are pleased to offer personal advice. Just give us a call.

#### **Your special advantage: health courses**

If you keep yourself fit by attending a (recognised) health course, we will reimburse 80% of the fees - up to a maximum of €160 per course over a calendar year.

#### **Your special advantage: back treatment**

In close cooperation with specialist providers such as ZFG Back Centre and with Novotergum Physiotherapists, E.ON Health Insurance offers its members innovative methods of back treatment. The aim is clear: freedom from pain on a long-term basis via personalised courses of treatment.

#### **Your special advantage: individual diet advice**

A healthy diet is the very source of physical well being. But only if the individual requirements are followed, will your diet provide optimal support in all parts of life. After all, diet is as individual as you are personally. We will update you as to the latest findings relating to health nutrition and support you during the medical course of treatment. Thanks to our comprehensive range of advisory courses and spa treatment programmes, we offer a highly competent service with regard to all nutrition matters.

#### **Your special advantage: Active Weeks**

These versatile health programmes are highly popular because of their USP: they combine business with pleasure. Yes, the Active Weeks are a lot of fun but they also do your health a whole lot of good! And so we pay for the cost of such preventive treatment. You only pay for your share of accommodation and leisure activity costs. If you would like to learn more about our proactive programmes, just give us a call.

#### **Sickness benefit**

At the end of the usual six-week period of continuance pay as provided by the employer, you will receive from us a sickness benefit equivalent to 70% of the gross pay on which contributions are normally based - but no more than the 90% of the usual net pay. While receiving sickness benefit, deductions will still be made for your pension, unemployment and nursing care insurances. The contribution time in question then counts when your pension comes to be calculated. In essence, the right to sickness benefit is not limited for time. However, the time you can claim for one sickness runs to a maximum of 78 weeks within a period of three years.

#### **Spa treatment**

E.ON Health Insurance will pay for inpatient and outpatient care and/or rehabilitation measures for children and adults. Mother / father / child programmes are also eligible. However, please check with us as to the benefits we provide and any co-payments you may be required to pay by law

### Travel health insurance

If you are going on holiday within the EU, the European Economic Area (EEA) or Switzerland, you are covered by the European Health Insurance Card (EHIC). Please note that you will need special entitlement documents for the bilateral healthcare agreement countries of Croatia, Macedonia, Serbia /Montenegro/Bosnia-Herzegovina, Tunisia and Turkey. However, you do not enjoy health insurance protection in other countries – across Asia or America, for example. Which is why, before you leave, you should make sure to take out special health insurance valid in the destination countries.

### Your special advantage: Debeka Travel Health Insurance

The E.ON Health Insurance Fund was the first company insurance scheme to offer all its members insurance against sickness and ill-health abroad – without special application or extra cost.

One of our cooperative partners, the Debeka Health Insurance Company (based in Koblenz), will provide assistance with any accident or acute illness that may occur abroad. For instance, Debeka will organise any medically necessary return transport to Germany and assume related costs in those countries with which no bilateral agreement is in force. If you have any queries, just give us a call.

### Travelling / transport costs

These are paid for in the case of inpatient services and hospital treatment or in the case of being taken to hospital by ambulance if necessary or if the use of an ambulance – for an outpatient operation, for example – would help to avoid the cost of in-hospital treatment.

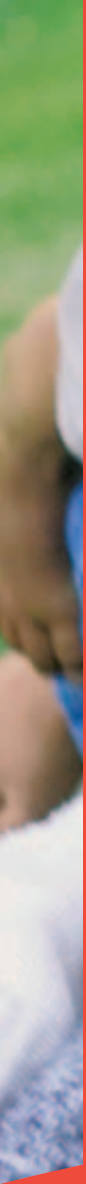
If approval is given beforehand, transport to outpatient treatment will be paid for by E.ON Health Insurance in exceptional circumstances or if there are pressing medical reasons. We would be happy to inform you of the co-payments required by law. Just give us a call.

<sup>1</sup>A contract dentist is a dentist who is authorised to bill healthcare providers such as E.ON Health Insurance

<sup>2</sup>A contract doctor is a doctor who is authorised to bill healthcare providers such as E.ON Health Insurance.

<sup>3</sup>In Germany, most specialist doctors and consultants tend to have their own offices away from the hospitals.





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