



ALLIANZ PRIVATE KRANKENVERSICHERUNGS-AG

# healthy<sup>x</sup> – an extra portion of health

With Allianz occupational health insurance  
(OHI).

Your Allianz 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 your Preventive Healthcare benefits, with 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 employer 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.<sup>1</sup>

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)<sup>2</sup>. 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.



### 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

<sup>1</sup> 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.

<sup>2</sup> 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.

# We are your partner for health.

## Few things in life are more important than good health, don't you think?

That's why your employer has decided on an OHI of/from Allianz. We support you in simply living well and healthily. For example, we provide many valuable health services for you and the whole family<sup>1</sup>. So that you stay healthy – or don't have to worry about anything else in an emergency.

**We're here for you.**



### 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 – 24 hours a day.

#### How to reach our experts:

- Directly from the Allianz Gesundheits-App
- Or call 08 00 4 74 01 31
- 24 hours a day – every day



### 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 private prescriptions if necessary.

#### Your direct line to the doctor:

- Via the Allianz Gesundheits-App or [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 – every day



### Specialist referrals

We will quickly arrange an appointment **with a qualified specialist** near you. This will save you having to wait a long time.

#### Appointments made easy:

- Directly from the Allianz Gesundheits-App
- Or call 08 00 4 74 01 31
- The medical experts will take care of your appointment and send you your appointment confirmation

The **extra portion** of service.

Family members<sup>1</sup> can also use our health services – completely free of charge!



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

\* A case is suitable if personal medical contact is not required according to generally recognized professional standards. For example: simple symptoms such as skin changes (itching / redness) or general questions about health care. All services are currently valid (as of March 2022). Individual services may be discontinued, supplemented, or amended in the future.



### Allianz relieves pain

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

#### Three steps to pain relief:

- Your access code: **bkvgegenschmerz**
- Enter your access code at **[www.allianzgegenschmerz.de](http://www.allianzgegenschmerz.de)**
- Answer some initial questions and receive a login code for your personal account



### 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 at the desired location or the professional relaying of all kinds of care services.

#### How to reach the experts at any time:

- Directly from the Allianz Gesundheits-App
- Call 08 00 4 72 01 35
- Or email [allianz-pflegeservice@wds.net](mailto:allianz-pflegeservice@wds.net)
- 24 hours a day – every day



### Allianz OHI Health World

On [gesundheitswelt.allianz.de/bkv](http://gesundheitswelt.allianz.de/bkv) you will find access to all health services and interesting facts about the topic of health. For example, 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?**

**Fast, secure, cost-saving and environmentally friendly** – 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. Furthermore, you will find a plan overview and access to your health services in the app.

## Invoice submission with the Allianz Gesundheits-App – that's how it works:

You will receive an invoice and settle it.



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



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

**Of course, you can also submit your invoices by post:**

Allianz Private Krankenversicherungs-AG  
10870 Berlin



# 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.<sup>1</sup> 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.**



### 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 euros<sup>1</sup>

Examination date	Your options	Reimbursable GOÄ numbers <sup>2</sup> (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.)	<b>Cancer screening for women</b>	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
	<b>Cancer screening for men</b>	Ultrasound of up to 4 organs	410, 420 (max. 3 times), 403
		Blood sampling and PSA test	250, 3908.H3
	<b>Bowel cancer screening</b>	Colonoscopy, including preparatory examinations and sedation as well as involved polyp removal, including histological examinations <sup>3</sup>	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
	<b>Bladder cancer screening</b>	NMP22 test or other suitable test methods, e.g. UBC Rapid Test	A3908
	<b>Skin cancer screening</b>	Skin examination	7
		Dermatoscopy or video-assisted mole examination	A612 or 750

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

<sup>2</sup> 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.

<sup>3</sup> 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 euros<sup>1</sup>

Examination date	Your options	Reimbursable GOÄ numbers <sup>2</sup> (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.)	<b>Internal medicine check-up</b>	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 <sup>3</sup>
	<b>Heart check-up</b>	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
	<b>Vascular check-up</b>	Ultrasound scan of blood vessels supplying the brain	410, 420 (max. 3 times), 401, 645
		Pulse-wave passage time	637

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

<sup>2</sup>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.

<sup>3</sup>Lab results: Blood count and blood components (3550), calcium (3555), potassium (3557), sodium (3558), glycosylated 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 euros<sup>1</sup>

Examination date	Your options	Reimbursable GOÄ numbers <sup>2</sup> (important for your doctor)
<p>(You can write down the date of the medical check-up here. You can use the benefit again in the calendar year after next.)</p>	Enhanced ultrasound scan of the foetus	A1006
	Pregnancy care	250, 4024, 4044 or 250, 3743, 4024, 4027
	Cytomegalo Virus, Toxoplasma gondii	250, 4378, 4453
	Streptococci Type B	298, 4500



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

<sup>2</sup>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 euros<sup>1</sup>

Examination date	Your options	Reimbursable GOÄ numbers <sup>2</sup> (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
	<b>Athletes' screening</b>	A838
	Lactate ischemia test (five-time determination of lactate levels)	250, 4107



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

<sup>2</sup>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.<sup>1</sup> 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:

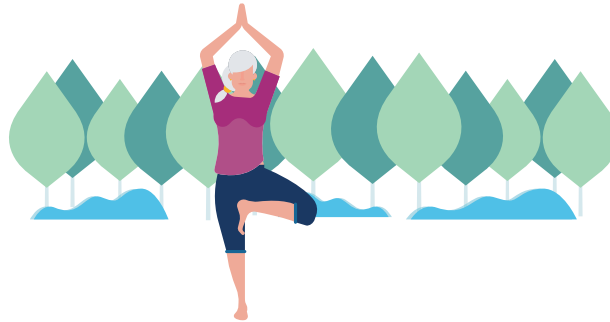
You will be reimbursed for all preventive medical check-ups that are listed with scale of medical fee (GOÄ) numbers on the following page. Depending on the scope of services in your PHI tariff, you can use check-ups that your tariff may not reimburse. And you increase the **chance of a premium refund**,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



## Overview of all benefits provided by this module:

Value approx. 170 euros<sup>1</sup>

Examination date	Your options	Reimbursable GOÄ numbers <sup>2</sup> (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.)	<b>Glaucoma screening</b>	Ocular examination	6
		Ocular fundus examination	1240 or 1242
		Intraocular pressure measurement	1256
	<b>Pulmonary function examination</b>	Examination of the pulmonary and respiratory capacity (spirometry)	605
		Flow volume curve during spirographic examinations	A605
	<b>Osteoporosis check</b>	Bone density measurement	5380 or 5475



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

<sup>2</sup> 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.

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