

**To know what keeps  
me healthy.**

**Overview  
of our services**

**KKH**

Kaufmännische Krankenkasse

# You can rely on us

People who want to discover the world after school have different expectations of their health insurance from young families or care-giving relatives. Needs not only differ from person to person, but also change over the course of a lifetime. That is why we have put together **individual benefit packages** for you that exactly fit your personal situation.

## Are you interested in a healthy lifestyle?

Then take a look at our offers for prevention and early detection. Or do you need a strong partner who actively supports you in all matters related to an illness? We support you – with innovative health offers and reliable healing methods. And all this at a contribution rate that until 2023 remained stable six times in a row.

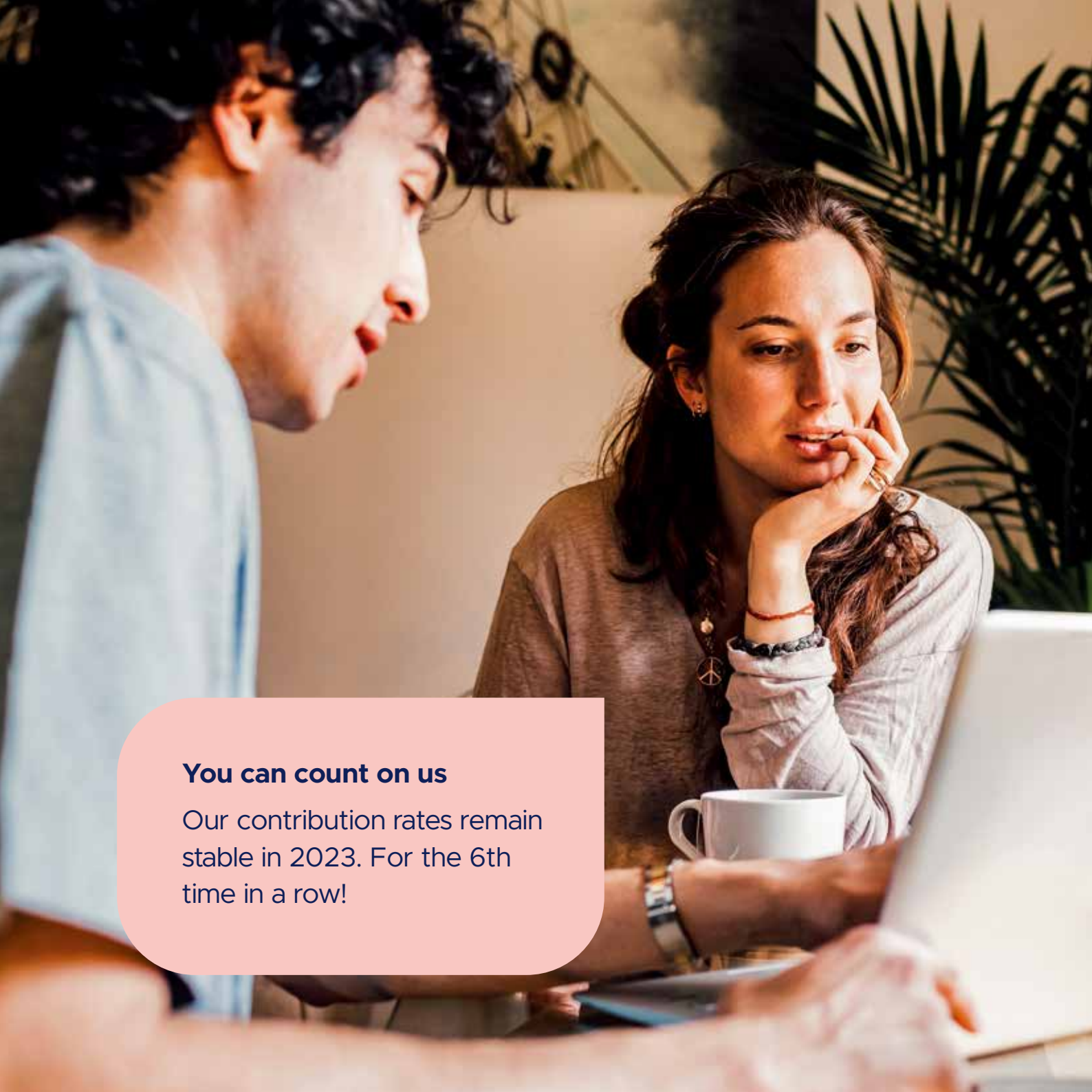
**We are there for you in every situation – with the experience of over 130 years and the knowledge of today!**



To learn more about our awards, visit: [khh.de/auszeichnungen](https://khh.de/auszeichnungen)







### You can count on us

Our contribution rates remain stable in 2023. For the 6th time in a row!

## Experience our service

**You can decide how you would like to contact us.  
We are there for you – in person in our office, by phone  
and email or around the clock at "Meine KKH".**

**Personally:** in over 100 service points nationwide, we look after you directly in our offices – just drop by during our fixed opening hours.

Not in the mood to wait? Then you can use our appointment service. Simply make an appointment online for a personal consultation at your service point. You can find your nearest KKH service point and our appointment service at: **[kkh.de/servicestellen](https://kkh.de/servicestellen)**

**By telephone:** some questions can't wait. Therefore, you can contact us free of charge around the clock at **0800 5548640554** – of course even on weekends, Sundays and public holidays.

**By email:** would you prefer to send us an email? Then feel free to use our contact form. Before contacting us, also take a look at our answers to the most frequently asked questions. More information at:

**[kkh.de/kontaktformular](https://kkh.de/kontaktformular)**

### **On internet – "Meine KKH":**

request a membership certificate, upload documents, apply for family insurance and much more – you can take care of your concerns quickly and easily around the clock in your personal area "Meine KKH". It's best to register now at: **[kkh.de/meine-kkh](https://kkh.de/meine-kkh)**

## Our special service for your health

### Medical second opinion:

Deciding for or against an operation is sometimes difficult. It therefore makes sense to get a second medical opinion.

We offer you this service for many operations that can be planned – for example in the fields of orthopaedics, ENT medicine, cardiology and urology, as well as before cancer therapy. More information at: ***kkh.de/zweitmeinung***

### Health hotline:

If you need expert advice, just give us a call. We will be happy to support you with qualified medical advice on diseases, medicines and other health topics. You can reach our health hotline free of charge around the clock at: **089 950084188**

You are also welcome to simply request a callback. You can get more information at: ***kkh.de/gesundheitshotline***

### International emergency telephone:

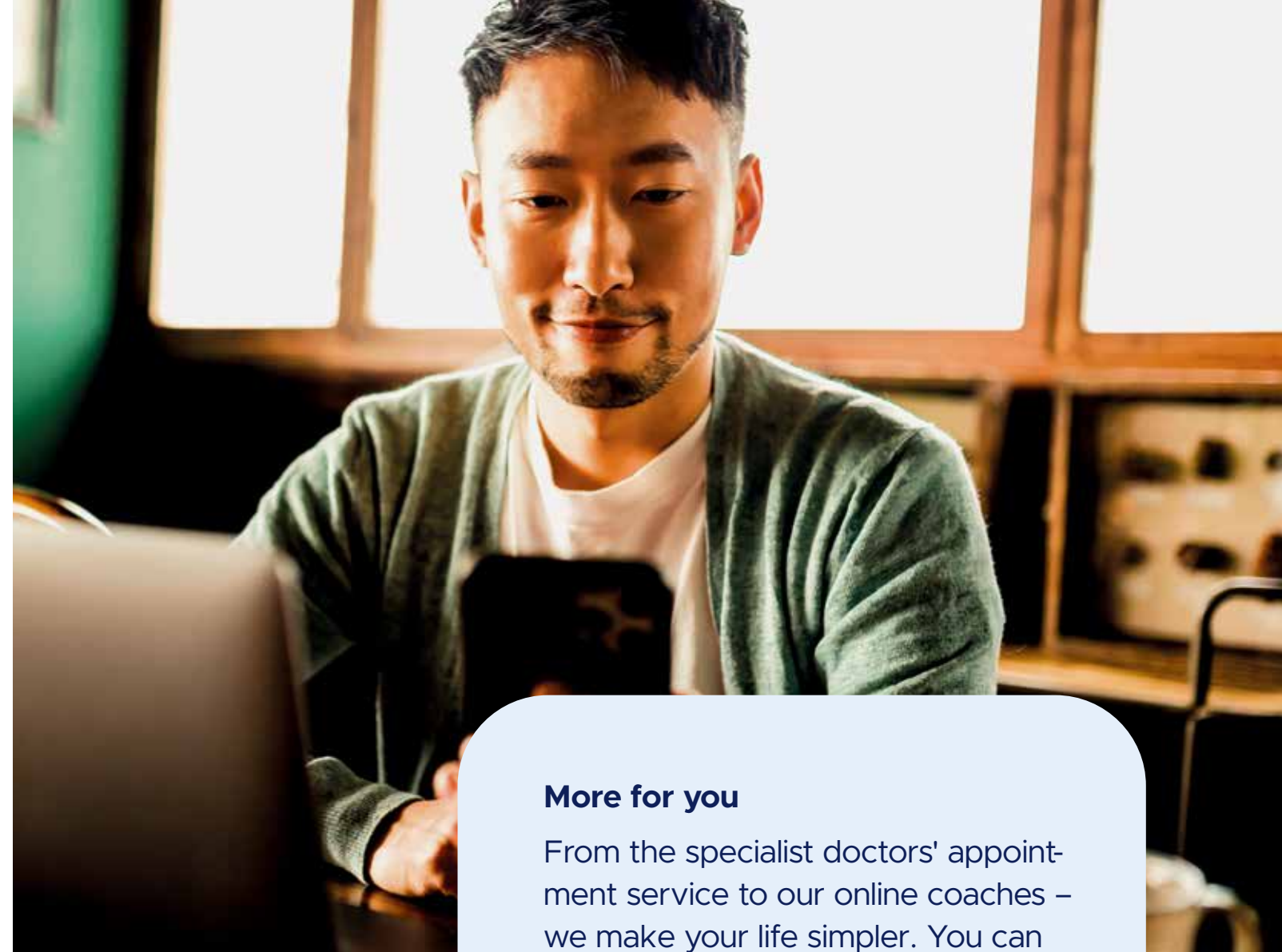
Diseases do not know national borders – neither does our service. We will obviously also advise you if you fall ill abroad or have medical questions. You can easily contact us at **+49 511 23567396** or at: ***kkh.de/notruf-ausland***

### Service for the appointment of specialist doctors:

Do you urgently need an appointment with a specialist doctor? We will be happy to assist you. You can contact our specialist doctors' appointment service from Monday to Friday between 7 am and 8 pm at **089 950084188**. You are also welcome to use our online appointment service: ***kkh.de/facharzt-terminservice***

### More for you

From the specialist doctors' appointment service to our online coaches – we make your life simpler. You can know about all additional benefits at: ***kkh.de/mehrwerte***





# Stay healthy

**Prevention is better than cure: we support your health with our comprehensive offers for prevention and early detection.**



**70%\*** of adults rate their general health as very good or good.

\* Journal of Health Monitoring: "Subjektive Gesundheit bei Erwachsenen in Deutschland" – Fact sheet (JoHM/3/2021)

**Vaccinations:** many diseases can be effectively combated in advance – through timely vaccination. Protect yourself and your family by always keeping your vaccination status up-to-date. For example, you can get the annual flu vaccination free of charge. More information at: [kkh.de/schutzimpfungen](https://kkh.de/schutzimpfungen)

## **HPV vaccination for young adults as well:**

Human papilloma viruses (HPV) are among the main triggers for cervical cancer, but can also lead to tumours in the genital area and in the mouth and throat in men. Almost every sexually active person comes into contact with them in the course of their life. That is why the STIKO (Permanent Vaccination Commission) recommend vaccinating girls and boys between the ages of nine and 14. Because vaccination can still be useful later, we even cover the costs for everyone up to the age of 26. Up to the age of 17 simply via the electronic health card (eGK), thereafter within the framework of cost reimbursement. More information at: [kkh.de/schutzimpfungen](https://kkh.de/schutzimpfungen)

**Meningococcal B vaccination:** infections with meningococci can lead to meningitis and are particularly dangerous for babies, children and adolescents. That is why we cover vaccination against meningococcal B for everyone up to their 18th birthday. More information at: [kkh.de/schutzimpfungen](https://kkh.de/schutzimpfungen)

## **International travel vaccination:**

to ensure that you can relax while travelling abroad, we cover 80 per cent of the costs for the vaccinations recommended by the Permanent Vaccination Commission (STIKO) and the German Foreign Office for your country of travel. More information at: [kkh.de/reiseschutzimpfung](https://kkh.de/reiseschutzimpfung)

**Malaria prophylaxis:** do you like travelling to tropical countries? You cannot be vaccinated against malaria, but there are tablets that significantly reduce the risk of contracting the disease. We cover 80 per cent of the costs of this prophylactic medication. More information at: [kkh.de/reiseschutzimpfung](https://kkh.de/reiseschutzimpfung)

## **Early detection of breast and ovarian**

**cancer:** Breast and ovarian cancer occur more frequently in some families than in others. We help women from these high-risk families to determine their individual risk and detect the diseases early. We work closely with medical specialists and clinics while doing this. More information at: [kkh.de/brek](https://kkh.de/brek)

## **Early detection for children and**

**adolescents:** We provide your children with all the preventive examinations required by law, which can detect diseases or maldevelopments in good time. More information at: [kkh.de/u-untersuchungen](https://kkh.de/u-untersuchungen)

**Medical palpation test of the breast:**

Once a calendar year, we will pay up to € 49.50 for a special breast examination by a medical palpation examiner (MTU) for women. MTUs are blind or visually impaired women who are qualified for this type of examination and can feel the smallest changes in the breast tissue with their outstanding sense of touch. You can get more information at: [khh.de/brustkrebsuntersuchung](https://khh.de/brustkrebsuntersuchung)

**Health check-up:** you can find out whether you are in good health with the health check-up. We pay the costs once for our adult policyholders aged 18 to 34.

Every two years, we also pay an allowance of € 40 for a general health check-up. From the age of 35, we cover the health check-up every three years. The services are billed via the electronic health card. More information at: [khh.de/check](https://khh.de/check)

**Sports medical examination:** If you are active in sports, you can receive a € 60 subsidy for a sports medical examination every two calendar years. If additional examinations are necessary due to certain risks (e.g. overweight, high blood pressure, pre-existing skeletal disorders), we can pay a further subsidy of € 60. More information at: [khh.de/sportmedizinische-untersuchung](https://khh.de/sportmedizinische-untersuchung)

**Skin cancer screening:** in order to protect you better against skin cancer, we will pay you up to € 30 every two years from your 18th birthday for a skin cancer screening.

From the age of 35, you are entitled to early detection of skin cancer by a panel doctor every second year. More information at: [khh.de/hautkrebscreening](https://khh.de/hautkrebscreening)

**Digital skin check:** the skin is our largest organ and at the same time exposed to a variety of stresses. It is therefore best to have any changes clarified by a doctor.

With our online service, you can get an initial medical assessment within a few hours – simply by uploading a photo. We will bear the costs for this. More information at: [khh.de/online-doctor](https://khh.de/online-doctor)

**Bowel cancer screening:** the examination of a stool sample can be the key to successful treatment of bowel cancer.

That is why we subsidise the examination costs for all insured persons up to the age of 49 every two years up to an amount of € 75. Prerequisite: you have a family risk or already suffer from chronic inflammatory bowel disease. More information at: [khh.de/krebsfrueherkennung](https://khh.de/krebsfrueherkennung)



**KKH-Bonus:** do you live an active and healthy life? Then you can benefit from our KKH-Bonus. You receive a cash bonus for your health-conscious activities or can use a double health budget (e.g. for glasses, professional dental cleaning, sports equipment). You can also have your protective vaccinations against flu credited here. More information at: [khh.de/bonus](https://khh.de/bonus)

**More movement,  
less stress**

When we move, the body releases happy hormones that reduce stress and can help prevent illness.



**KKH-Bonus Digital:** do you prefer to do things online rather than by post? You can do that with our bonus programme. Upload the evidence for your health-conscious behaviour quickly and easily digitally. More information at: [\*\*kkh.de/bonusdigital\*\*](https://kkh.de/bonusdigital)

**Online coaches:** do your prevention courses easily from home: we offer you intelligent online programmes on the topics of stress management and sleep, nutrition, back health and exercise.

The free\* courses last eight to ten weeks and give you valuable tips and suggestions for a healthy lifestyle. If you wish, you can also have the courses count towards the KKH-Bonus. More information at: [\*\*kkh.de/coaches\*\*](https://kkh.de/coaches)

**Move more – with the FitStep app:**

How about a personal exercise coach? With the FitStep app\*, you can track your steps and take part in an eight-week motivational coaching programme. More information at: [\*\*kkh.de/fitstep-app\*\*](https://kkh.de/fitstep-app)

**Smoke-free with app support:** the Non-Smoking Heroes programme accompanies you step by step to a smoke-free life – easily online or via the Non-Smoking Heroes app. We cover the costs\* for the Plus version. More information at: [\*\*kkh.de/rauchfrei-leben\*\*](https://kkh.de/rauchfrei-leben)

**Running tips:** if you go running regularly, you strengthen your heart and circulation as well as your immune system. Olympic champion Dieter Baumann tells you what else you need to know to get started in his training plan for beginners. More information at: [\*\*kkh.de/lauftipps\*\*](https://kkh.de/lauftipps)

**Prevention courses:** do you like to exercise or are you interested in a healthy diet? We will subsidise two certified courses\* per calendar year on the topics of exercise, stress management, relaxation, healthy sleep, nutrition or addiction prevention. These include both on-site and online courses. More information at: [\*\*kkh.de/kurse\*\*](https://kkh.de/kurse)

**Prevention trips:** Don't have time to attend prevention courses near you? Then why not try aqua fitness, Nordic walking or yoga without any deadline pressure. Our partner AKON Aktivkonzept has put together attractive prevention trips for you. Your advantage: We subsidise the quality-tested prevention courses\* as part of the trips. More information at: [\*\*kkh.de/reisen\*\*](https://kkh.de/reisen)

**PhysioPlus:** do you sometimes feel stiff and immobile? Then why not have a check-up at a physiotherapeutic clinic? For this purpose, we offer our insured persons from the age of 18 the one-time free health check PhysioPlus. In 60 minutes, you will find out how you can sustainably alleviate initial complaints and increase your physical fitness. More information at: [\*\*kkh.de/physioplus\*\*](https://kkh.de/physioplus)

\* We subsidise two certified courses per calendar year with 90 per cent of the course costs (maximum € 80 per course), for online prevention courses we pay 100 per cent of the costs (maximum € 100). Participation in one or two free KKH online coaches or in the FitStep app or in the NichtraucherHelden app counts towards this maximum entitlement.





# Get healthy

To help you get back on your feet quickly after an illness or injury, we offer innovative health services and reliable healing methods.

**Outpatient operations:** because we know that not all people want to stay in hospital after an operation, you can opt for an outpatient operation in many cases.

Thanks to tried and tested surgical methods, you will also receive the best outpatient care and can then recover at home in your familiar surroundings. More information at: [kkh.de/ambulante-op](https://www.kkh.de/ambulante-op)

**Spa treatment:** if outpatient treatment at the place of residence is not sufficient, a spa treatment can help. We cover the costs of the spa treatment and the prescribed treatments.

In addition, we will support you with € 100 for accommodation, meals, spa tax and travel costs if the treatment lasts 21 days. For chronically ill infants, we contribute € 25 per day. More information at: [kkh.de/badekur](https://www.kkh.de/badekur)

**Free choice of hospital:** we want you to feel comfortable. Therefore, we offer you a free choice of contract hospitals throughout Germany. So you decide where you are treated – without any additional costs. You can get more information at: [kkh.de/krankenhaussuche](https://www.kkh.de/krankenhaussuche)

**Private clinics:** we cooperate with selected private hospitals where our policyholders can be treated by leading specialists in the respective field:

- **MediaPark Hospital, Cologne:** specialised in orthopaedic diseases
- **INI – International Neuroscience Institute, Hanover:** specialises in neurological diseases.

Both hospitals are equipped with state-of-the-art medical technology and offer upscale, hotel-like comfort. More information at: [kkh.de/privatkliniken](https://www.kkh.de/privatkliniken)



**Sickness benefit:** if you are ill for more than six weeks, you will no longer receive a salary from your employer. We will then take over and pay you sickness benefit. This is 70 percent of your gross salary, but not more than 90 percent of your net salary. Self-employed people are also entitled to this from us if they have chosen Sickness Benefit Comfort. More information at: [kkh.de/krankengeld](https://www.kkh.de/krankengeld)

**Psychotherapy:** if you need outpatient psychotherapeutic treatment, we will cover the costs. It is important that the practitioner is registered with the Association of Statutory Health Insurance Physicians. Your regional appointment service centre can help you in finding a suitable practice by calling **116117**. More information at: [116117.de](https://www.116117.de) and [kkh.de/psychotherapie](https://www.kkh.de/psychotherapie)



**Osteopathy:** many people who suffer from pain or tension rely on this gentle treatment method. We contribute a maximum of € 40 per session for up to three treatments per calendar year.

You can get yourself treated in medical and physiotherapeutic clinics as well as by osteopaths and alternative healing practitioners. We need the private prescription, the invoice and proof of qualification from you. More information at: [\*\*kkh.de/osteopathie\*\*](https://kkh.de/osteopathie)

**Atrial fibrillation:** if your heart suddenly stumbles, we will pay for a special ECG to determine if you are suffering from atrial fibrillation. More information at: [\*\*kkh.de/vorhofflimmern\*\*](https://kkh.de/vorhofflimmern)

**Disease management programs (DMP):** Are you chronically ill? We will not leave you on your own. Our DMP programs help you manage diabetes, coronary heart disease (CHD), asthma, COPD or breast cancer.

You will receive structured treatment according to the latest medical findings and, if necessary, special training and clear information material. More information at: [\*\*kkh.de/dmp\*\*](https://kkh.de/dmp)

**Tinnitracks** is a medical app that can make living with tinnitus easier through online therapy. We cover the costs for a treatment with Tinnitracks-Neuro-Therapy (annual licence) via smartphone. More information at: [\*\*kkh.de/tinnitracks\*\*](https://kkh.de/tinnitracks)

**Migraine centre:** do you regularly suffer from headaches or migraines? Then we can help you to alleviate your pain. We offer you the opportunity to present yourself at the Upper Bavarian Headache Centre in Munich. There you will be examined in detail and then together we will determine what your further treatment and therapy should be. More information at: [\*\*kkh.de/kopfschmerz\*\*](https://kkh.de/kopfschmerz)

**Aids:** some illnesses can be very limiting and you may then need aids. If these are prescribed by a doctor, we will check whether the costs are covered. You can find out what exactly aids are and how to apply for them under: [\*\*kkh.de/hilfsmittel\*\*](https://kkh.de/hilfsmittel)

**Medicines and dressings:** do you need medicines or dressings? If these have been prescribed by a doctor, we will contribute to the costs. You will then only have to pay a small amount. More information at: [\*\*kkh.de/arzneimittel\*\*](https://kkh.de/arzneimittel)

**Spectacles and contact lenses:** we cover the costs of medically necessary spectacles and contact lenses for our insured persons under the age of 18. Adults are entitled to visual aids in the event of severe visual defects if these are prescribed by a doctor. More information at: [\*\*kkh.de/sehhilfen\*\*](https://kkh.de/sehhilfen)

**Household help:** if you are ill and no one can look after your household or your children, you may need household help. We will contribute to the costs if we have also paid for the treatment of your illness. More information at: [\*\*kkh.de/haushaltshilfe\*\*](https://kkh.de/haushaltshilfe)



# For the entire family

Health is a family matter: that is why we offer additional preventive check-ups and preventive services for adults as well as children.

For **77%\***  
d#of people  
in Germany,  
family comes  
first. This is true  
for us as well!

\*demografie-portal.de



**We are there for you before, during and after pregnancy:** we contribute to the costs of artificial insemination and cover the legally required early detection examinations during pregnancy.

Naturally, we also subsidise prevention courses such as pregnancy yoga. You can get more information at: [kkh.de/familie-kind](https://www.kkh.de/familie-kind)

**Articulation app:** practising at home is an important part of speech therapy. An articulation app makes it easier for pre-school and primary school children. Under certain conditions, we cover the costs of the app once up to an amount of € 199. More information at: [kkh.de/artikulations-apps](https://www.kkh.de/artikulations-apps)

**KKH-Familienpaket:** use an extra € 300 budget for selected preventive examinations, tests and services.

For example, we subsidise certain prescribed medicines (iron, magnesium and folic acid) during pregnancy, a birth preparation course for partners insured with us and osteopathy for newborns under certain conditions.

Professional teeth cleaning, streptococcus and toxoplasmosis tests and antibody tests for ringworm and chickenpox are also included in these benefits if you have an individual risk or an increased risk of infection.

You just need to inform us about this risk in your application for reimbursement. More information at: [kkh.de/familienpaket](https://www.kkh.de/familienpaket)

**Midwife mediation:** examinations, formalities, pregnancy gymnastics – there is no shortage of appointments during pregnancy. Therefore, we support you wherever we can – for example, in finding a midwife in your area. Just tell us what you want, and we will find out where there are free capacities. More information at: [kkh.de/hebammen](https://www.kkh.de/hebammen)

**BabyCare app:** exciting information about each week of pregnancy, practical appointment reminders, healthy recipes and much more – BabyCare accompanies you throughout your pregnancy.

You can use the screening programme very easily via the BabyCare app. It includes a questionnaire to analyse your personal pregnancy risks and a comprehensive guide. More information at: [kkh.de/babycare](https://www.kkh.de/babycare)



**Amblyopia screening:** we offer one additional eye examination each between the fifth and 14th and between the 20th and 38th month of life so that your offspring can discover the world with their own eyes.

The amblyopia screening takes only a few seconds and shows the visual defect even before you can observe the first symptoms.\* More information at: ***kkh.de/amblyopie***

**pelvina app – for a healthy pelvic floor:** whether for support after childbirth or just for fun: with the pelvina app, women can permanently strengthen their pelvic floor and do something about back pain and urinary incontinence in advance. We will cover the costs for you.\*\* More information at: ***kkh.de/pelvina***

**PädExpert, PädAssist and PädHome – telemedical services for children:** we offer the online modules for better local care for children and adolescents together with the Bundesverband der Kinder- und Jugendärzte e. V. (Federal Association of Paediatricians and Adolescent Doctors).

They can be particularly helpful if your child is suspected of having a chronic disease or already has a corresponding diagnosis.\* More information at: ***kkh.de/paed***

**Aumio – relaxation and meditation for children:** with playful exercises and mindful stories, this app has been proven to help children with sleep problems, stress or concentration difficulties. More than 60 hours of child-friendly content offer an exciting listening experience for the whole family.\*\* More information at: ***kkh.de/aumio***

**Vaccinations for children and young adults:** Because your offspring need special protection, we cover the costs for all vaccinations recommended by the STIKO. This includes, for example, the vaccinations against rotavirus for babies between six and 32 weeks or the HPV vaccination for our insured persons between nine and 26 years. More information at: ***kkh.de/impfen***

**Preventive medical examinations for children and adolescents:** we provide your children with all the preventive examinations required by law, which can detect diseases or maldevelopments in good time. Furthermore, our insured persons receive additional examinations (U10, U11 and J2)\* until their 18th birthday. More information at: ***kkh.de/kinderuntersuchungen***

**Free family insurance:** unlike in private health insurance, you can insure your children up to the age of 23 and during the education of your children up to the age of 25 as well as

your spouse or partner (according to the LPartG (Civil Partnerships Act)) with us free of charge under certain conditions. You can easily apply for this insurance online with our self-service application for family insurance. You can get more information at: ***kkh.de/meine-kkh/antrag-familienversicherung***

**Contraception:** especially for younger people, medical examinations and recommendations on contraception are important. We cover the costs of prescribable contraceptives for our insured up to and including the age of 21. More information at: ***kkh.de/verhuetung***

**Professional dental cleaning (PZR):** cleaning your teeth can be quite difficult with braces. Therefore, we contribute to the costs of a PZR before and after treatment with fixed braces. More information at: ***kkh.de/pzr***

**Orthodontic treatment:** does your child need orthodontic treatment? Up to the age of 18 and in the case of a certain degree of malocclusion of the teeth and jaw, we will cover 80 or 90 percent of the contractual costs.

As soon as the treatment has been completed to the medically necessary extent, we will reimburse your own contribution of 20 or 10 percent. More information at: ***kkh.de/kieferorthopaedie***

**Protection against caries through fissure sealing:** when bacteria settle in the grooves and recesses of our teeth, caries can develop. This mainly affects the large and small molars.

With fissure sealing, the endangered areas are thinly covered with a special sealing material made of plastic. We cover 100% of the costs for fissure sealing of the molars until the age of 18. We will contribute up to € 80 each for the initial treatment and for the subsequent sealing of the fissure sealing of the small molars (for children and adolescents) up to the age of 18. More information at: ***kkh.de/fissurenversiegelung***

**Overseas health insurance:** do you like to travel abroad? Our service centres will be happy to inform you about necessary vaccinations and possible cost coverage if you fall ill abroad. More information at: ***kkh.de/urlaubstipps***

\* Your doctor's office will bill the examinations directly via the electronic health card (eGK). For the amblyopia screening, the children's examinations U10, U11 and J2 as well as for the Päd offers, the practice must participate in the contract between the KKH and the Federal Association of Paediatricians and Adolescent Doctors (BVKJ).

\*\* We subsidise two certified courses per calendar year with 90 per cent of the course costs and up to a maximum of € 80 per course, for online prevention courses, we pay 100 per cent of the costs up to a maximum amount of € 100. Participation in the pelvina or Aumio app counts towards this maximum entitlement. Prevention courses can be recognised as a measure in the KKH-Bonus bonus programme.

## Care-giving relatives

**PflegeCoach:** do you have to take over the care of relatives unexpectedly? With the online CareCoach, we can help you with this demanding task. It teaches you the contents of a care course with practical step-by-step instructions.

You can use it easily where the care needs to be given: at home. More information at: [kkh.de/pflegecoach](https://kkh.de/pflegecoach)

**Four out of five\***  
people who need care  
are cared for at home  
in Germany – mostly by  
their relatives. We support  
them in this important task.

\*Source: Federal Statistical Office, destatis.de

**Care pilot:** with the help of our care pilot, you can quickly and easily find the right care offer for you or your relatives. It provides all the information you need: details on structure, prices and the addresses of the respective care facilities. More information at: [kkh.de/pflegelotse](https://kkh.de/pflegelotse)

**Online care seminars:** in our seminars, we give you an overview of all the important topics from care and care insurance. More information at: [kkh.de/online-pflegeseminare](https://kkh.de/online-pflegeseminare)

**KKH care podcast:** anyone, who cares for relatives, has several questions. Our podcast answers the most important ones. More information at: [kkh.de/podcast](https://kkh.de/podcast)





# Make sure you get our benefits

If you live a healthy life and actively do something for your health, you get double benefit from us.

**2te-ZahnarztMeinung:** we work together with 2te-ZahnarztMeinung, the auction portal for dental prostheses. It offers you the opportunity to compare different offers for dental treatment from your region. You can save up to 56 percent of your co-payment. More information at: [khh.de/zweite-zahnarztmeinung](https://khh.de/zweite-zahnarztmeinung)

**Preventive dental check-ups and treatment:** to keep your teeth healthy in the long term, we cover the costs of all preventive dental

check-ups and treatments required by law. Under certain conditions, you also receive subsidies for implants and inlays. More information at: [khh.de/zahnvorsorge](https://khh.de/zahnvorsorge)

**biodentis:** whether crown, partial crown, bridge or inlay – through our cooperation partner biodentis GmbH you receive high-quality dental prostheses at special conditions.

They are obviously "Made in Germany" and come with a six-year warranty. More information at: [khh.de/biodentis](https://khh.de/biodentis)

**Retainer:** after orthodontic treatment, it can happen that the teeth shift again. To prevent this, we contribute to the costs of a fixed lower jaw retainer.

We also subsidise possible repairs during ongoing treatment. More information at: [khh.de/retainer](https://khh.de/retainer)

Approximately  
**1.6 million**  
**policy holders**  
already benefit from our  
comprehensive services.



## Optional tariffs

**Lead a health-conscious life and save:** this is what our optional tariffs allow you to do. It goes without saying that you are comprehensively covered if you do fall ill. More information at: [khh.de/wahltarife](https://khh.de/wahltarife)

**Health insurance for the self-employed:** **are** you self-employed? Then you can always take out voluntary insurance with us. We will support you with all the formalities and offer you first-class benefits that suit

your individual situation. This leaves you free to concentrate on your self-employment. You can get more information at: [khh.de/selbststaendige](https://khh.de/selbststaendige)

**Sickness benefit tariff for the self-employed:** a safe bet if you fall ill and your income stops because of it.

**Vitality tariff:** you receive up to € 100 bonus per year if you avoid hospitalisation.

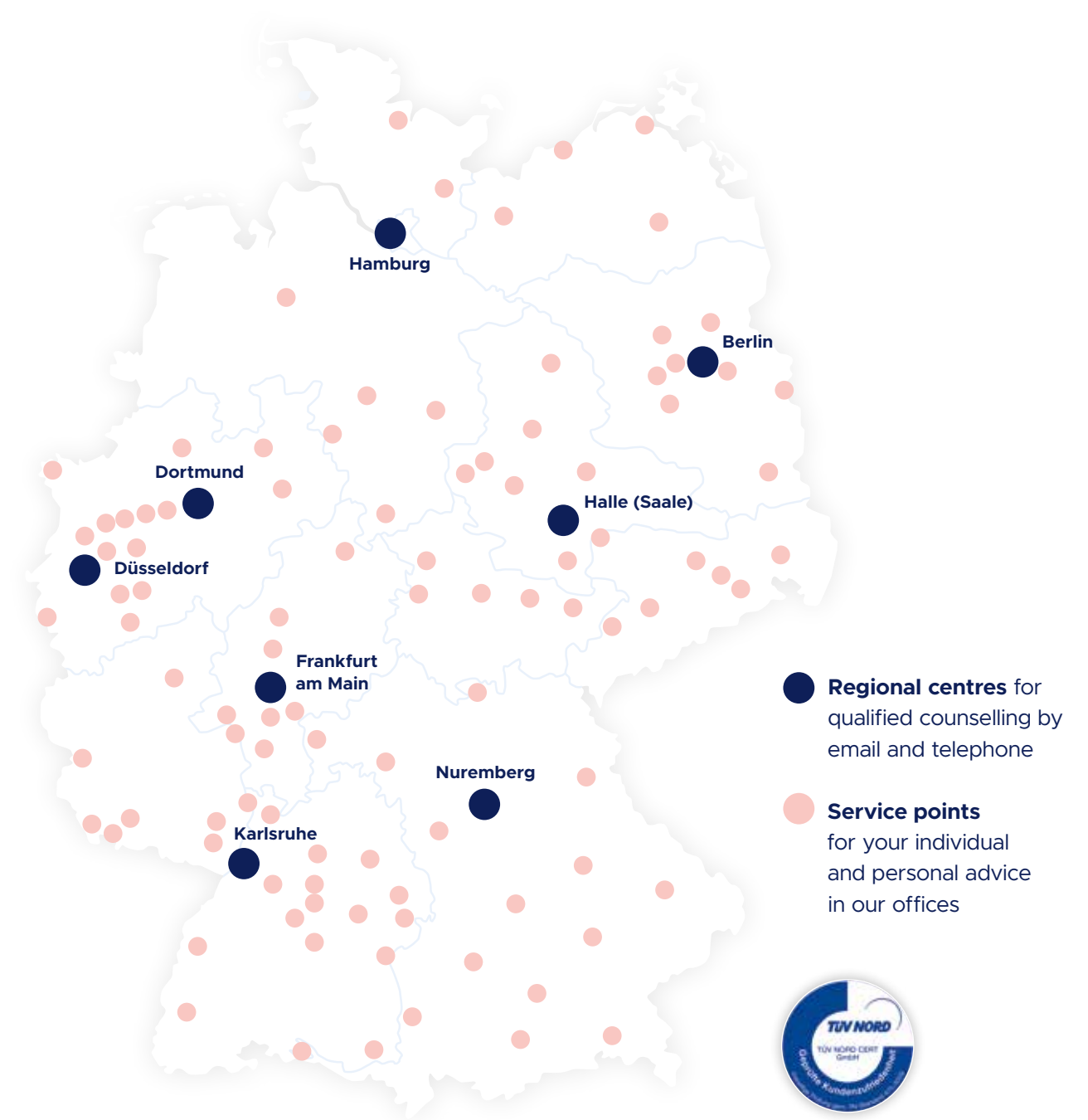
**Health is the most important thing in your life.  
You can rely on our services at all times.**

In addition, the health professionals in our eight regional centres will be happy to answer your individual questions – by phone at **0800 5548640554** or through our contact form:: ***[kkh.de/kontaktformular](https://www.kkh.de/kontaktformular)***

**Good to know:** you can easily take care of many concerns around the clock in your personal area "Meine KKH".



We reward you for every successful recommendation. Simply scan the QR code and find out more at:  
***kkh.de/empfehlen***





**KKH Kaufmännische Krankenkasse**  
Karl-Wiechert-Allee 61  
30625 Hanover  
Service telephone: 0800 5548640554  
[kkh.de/kontaktformular](https://www.kkh.de/kontaktformular)

