

# More for your health from A to Z

Your benefits at a glance



Mehr als  
Jahre **125** Vertrauen und  
Sicherheit

**KKH**

Kaufmännische  
Krankenkasse



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# It's the service that matters!

KKH offers tailor-made health solutions to around two million members with statutory health insurance, which will also give you what you're looking for. You not only have the opportunity to take advantage of a large number of supplementary coverage options, but also make great savings while you do so. Attractive selective tariffs, bonus points for a healthy lifestyle and comprehensive preventive care programmes are just a part of the additional coverage that we can provide.

Over 4000 KKH employees will take care of your individual needs and process your enquiries and requirements quickly and professionally. With 110 service points, KKH is your reliable partner throughout Germany. This brochure not only gives an overview of the services to which you are legally entitled, but also the added benefits of KKH. These are marked separately by the areas shaded in blue. This enables you to see immediately the outstanding services that can make a difference to your health.

We look forward to hearing from you.

Your KKH

Please note that the links mentioned in this brochure are only available in German. If you have further questions don't hesitate to contact our English-speaking service-hotline at [0511 806849303](tel:0511806849303) (Monday – Friday, 9 am to 4 pm)



More infos: [www.kkh.de/siegel](http://www.kkh.de/siegel)



## Your benefits from A to Z

### A–B Acupuncture

If conventional medicine is unable to help with certain conditions and you are looking for alternative treatments, we will be happy to support you. As a member of KKH, you are entitled to receive acupuncture through your electronic health card ("eGK") for chronic lumbar spinal pain or chronic knee joint pain arising from gonarthrosis.

#### Your added bonus with KKH: Baby insurance

KKH supports you right from the start, since healthy living already starts in the womb. That's why we initiate and promote measures that help early detection in pregnancy and the early diagnosis of infant illnesses. This also includes support for research projects designed to improve aftercare for premature babies. At [www.kkh.de/baby-insurance](http://www.kkh.de/baby-insurance), you can also find out more about all issues related to pregnancy, birth and your child's early years. Or sign up for regular information on each week of pregnancy via our SMS service at: [www.kkh.de/sms](http://www.kkh.de/sms)

#### Your added bonus with KKH: bidentis

We have a very special offer for you with prosthetic teeth from the German brand manufacturer "bidentis". You will receive high-quality dentures at special conditions. You reserve the right to use the dentist of your choice. The prosthetic teeth, which are manufactured only in Germany, are mainly biocompatible, so well tolerated, and are also highly durable. For more information, see: [www.kkh.de/bidentis](http://www.kkh.de/bidentis)

#### Your added bonus with KKH: KKH Bonus

With the new KKH Bonus, you provide evidence of your healthy activities and receive great prizes. You have the choice between a money prize of up to 90 euros or double the value for a health budget on your KKH policy. You can use this for health services such as new lenses for spectacles, osteopathy, and much more. You will find all information on participation and registration at: [www.kkh.de/bonus](http://www.kkh.de/bonus)

### Your added bonus with KKH: Care consultation

If you require it, you can receive care consultation by KKH nursing care insurance and a package can be produced that is tailor-made to suit your needs. Your care consultant will adapt the type of care offered to your individual situation and provide one-to-one support.

### Care services from KKH care insurance

The law states that everyone is protected by the social care insurance who are insured with a statutory insurance company. KKH has therefore also established a care insurance centre which provides fast, professional and comprehensive advice on all areas related to care. If you need more information on care insurance, you can contact the KKH health hotline or visit your service point in person. The hotline is open 24 hours a day and can be reached on +49 (0)89 9500 841 88. For more information, see: [www.kkh.de/pflege](http://www.kkh.de/pflege)

### Cervical cancer vaccination

Girls and young women aged between 9 and 14 can receive the "HPV inoculation" after receiving medical advice from a doctor. The inoculation is given in three doses over a period of six months. The costs for the vaccination are covered by KKH. Insurance coverage also generally includes a repeat of the vaccination and the completion of vaccine protection, by the latest at the end of the eighteenth year.

### KKH clinic search

Particularly when a more specialised operation is needed, routine and expert knowledge are needed. KKH clinic search will help you find a hospital that meets your needs. Here, you can search for the most frequent operation procedures (OPS) or treated diagnoses (ICD). In this way, you can be sure to find the right hospital for you. You can access the clinic search via [www.kkh.de/kliniksuche](http://www.kkh.de/kliniksuche)

### Contraception

For young people in particular, examinations and recommendations by a doctor are important with regard to contraception. KKH will pay for the cost of contraception means prescribed by a panel doctor (contraception pills, pessaries, etc.) up to the end of your 20th year, minus the legally determined surcharges.

### Cost reimbursement

Our members can opt for cost reimbursement instead of the usual in-kind benefits (settlement of authorized doctor services via the insurance card). As a precondition, cost reimbursement must be stated as the option of choice in writing to KKH. We will be happy to advise and provide more detailed information on choosing cost reimbursement, and the advantage and disadvantages involved. Please contact your local service point.

### Dental treatment

With the KKH insurance card, you can choose freely from panel dentists. We cover all costs for care provided by authorized dentists in accordance with the guidelines.

### Your added bonus with KKH: Second dentist's opinion

If you have an estimate of costs from your dentist you can upload the document on the "second dentist opinion" marketplace. Dentists who are certified and practising in Germany can then submit an offer for the services described in the therapeutic and cost plan. This can in some cases considerably reduce your share of the cost of treatment. Also for the professional tooth cleaning, it can be worth to compare prices. KKH members can use this service free of charge. Register directly via our online service point at: [www.kkh.de/zte-zahnarztmeinung](http://www.kkh.de/zte-zahnarztmeinung)

## D–E Disease management programmes

Members of KKH can participate in our health programmes (disease management programmes) for diabetes mellitus type 1 and type 2, coronary heart disease, breast cancer, asthma and chronic obstructive pulmonary disease (COPD). You receive structured treatment according to the latest medical developments, and learn how to cope with and handle your disease. You will find an online registration form and more information at: [www.kkh.de/gesundheitsprogramme](http://www.kkh.de/gesundheitsprogramme)

### Preventive dental examinations

KKH pays for your preventive dental examinations. If you register your visit to the dentist in your bonus booklet, you can enjoy higher subsidies if you need dentures.

### Domestic help during a stay in hospital

Do you have to go to hospital, but have no-one to care for your family? We will be happy to help! Naturally, we cover the cost of a domestic help to a reasonable degree if you are unable to run your household due to a stay in a hospital, an outpatient or inpatient preventive or rehabilitation measure, or if you are receiving nursing care at home. The requirement is that children under 12 are living in the home, and there is no-one else who is able to manage the household.

#### Your added bonus with KKH: Domestic help with acute illness

To ensure that your family life is still managed when you as the person leading the household suddenly fall ill, the KKH will cover the cost of a self-organised domestic help or the loss of income by your marital spouse arising from the need for a domestic help. This additional claim covers ten days in the calendar year, with four hours of help per day. One child under 14 must be living in the home, and no-one else must be able to continue to manage the home.

## Early cancer diagnosis

Benefit from the opportunities for early detection examinations for cancer. The earlier a diagnosis can be made, the greater are the chances of healing.

Only for women:

- skin examination every two years from the age of 18
- Genital check-up from the age of 20
- Breast check-up (palpation) from the age of 30
- Intestinal examination once a year and mammography screening from the age of 50

Only for men:

- annual examination of the prostate
- and external genitalia from the age of 45
- Intestinal examination from the age of 50

### Early detection among children and young adults

KKH will cover all legally prescribed health check-ups for your children, where illnesses or abnormal developments can be recognised in good time. For more information, see: [www.kkh.de/vorsorge](http://www.kkh.de/vorsorge)

#### Your added bonus with KKH: Additional early detection check-ups

The U10, U11 and J2 are added services from your KKH.

You can claim for free examinations with a doctor who has signed up to the paediatrician agreement ("BVKJ"). You can find out whether your paediatrician is a participating authorized doctor from your KKH service point or by phone on our service-hotline: **0511 806849303 (Mo–Fr, 9 am to 4 pm)**



## **E-F** Early detection examinations for dental, oral and jaw problems among children

We cover all costs arising for early detection examinations by an authorized dentist for children aged 6 to 72 months (from 1/2 a year to their 6th year).

### Your added bonus with KKH: Email alert service

With our free medical check-up alert service, you can be sure not to miss any important check-up appointments. Register at: [www.kkh.de/erinnerung](http://www.kkh.de/erinnerung)

### Exemption from co-payments

Young adults up to the age of 18 do not need to pay any legally determined co-payments (with the exception of additional travel cost charges). For all other insured parties, a personal maximum payment level applies.

## Family insurance

Your family is important to us! With KKH, your family members are also insured free of charge in most cases. We will be happy to inform you about the requirements for family membership.

### Your added bonus with KKH: Fitness for Kids

In collaboration with the “Verein für Frühprävention Berlin e. V.”, the Berlin-based association for early prevention, we support more physical exercise in kindergartens, in order to prevent a lack of exercise and its consequences for health through fun and games. For more information, see: [www.kkh.de/kinderfitness](http://www.kkh.de/kinderfitness)

Your added bonus with KKH:  
**Fitness rebates for KKH members**

As part of our cooperation with Fitness First, one of the leading fitness and health service providers with over 80 clubs in Germany, KKH members enjoy exclusive benefits, from reduced rates to bonus points. For more information, see: [www.kkh.de/fitnessfirst](http://www.kkh.de/fitnessfirst)

And those who prefer training at home might find the right package for them at NewMoove – at reduced prices for KKH members. The online fitness studio offers around 500 courses from 13 different course categories. For more information, see: [www.kkh.de/newmoove](http://www.kkh.de/newmoove)

**Health check-up**

Your health is important to us! That's why we pay for a health check-up every two years from the end of the 35th year (health examination).

Your added bonus with KKH:  
**KKH health hotline**

We also offer round-the-clock support when you're ill! 365 days a year, you receive individual, professional information from doctors and medical specialists regarding suitable hospitals and specific treatment and therapy options to special provision agreements. Our health hotline: +49 (0)89 9500 84 188

**Home nursing care**

If a stay in hospital is necessary but not possible in order to treat your illness, you also have the option as a member of KKH to claim home nursing care. This includes the provision of domestic management services, alongside treatment and basic care. Home nursing care in the form of treatment care is also covered when it is required to support outpatient medical treatment.



## H-I Homeopathy

Do you have faith in natural medicine? Then we will be happy to support you. The KKH will cover some of the cost of homeopathic treatments and medications if they are conducted as part of medical care provided by an authorized doctor, or are on prescription.

### Hospice care (terminal care)

If no further treatment is effective, and care at home is not possible, a hospice can be the right place to peacefully spend the final weeks and months of life. If the need arises, KKH will cover the period of stay in a hospice.

### Hospital treatment

KKH covers the necessary inpatient care provided by all hospitals certified for contractual treatment. The hospitals settle the agreed treatment costs directly with KKH. You only bear the legally determined surcharge of 10 euros per day for a maximum of 28 days in the calendar year.

### International health insurance

Naturally, we will also take care of your insurance while you are abroad. Your KKH service point will advise you on any vaccination you may need, as well as the specific legal regulations in your country of destination with regard to cost payments if you fall ill. For more information, see:

[www.kkh.de/urlaubstipps](http://www.kkh.de/urlaubstipps)

### Support in cases of incorrect treatment

Despite all careful treatment methods, incorrect diagnoses or treatment errors may arise. KKH supports you in determining that such an error has taken place by providing a free medical assessment so that damage compensation or compensation for injury can be claimed. For more information, see:

[www.kkh.de/behandlungsfehler](http://www.kkh.de/behandlungsfehler)

## Individual prophylaxis (prevention of dental diseases) among children and young people

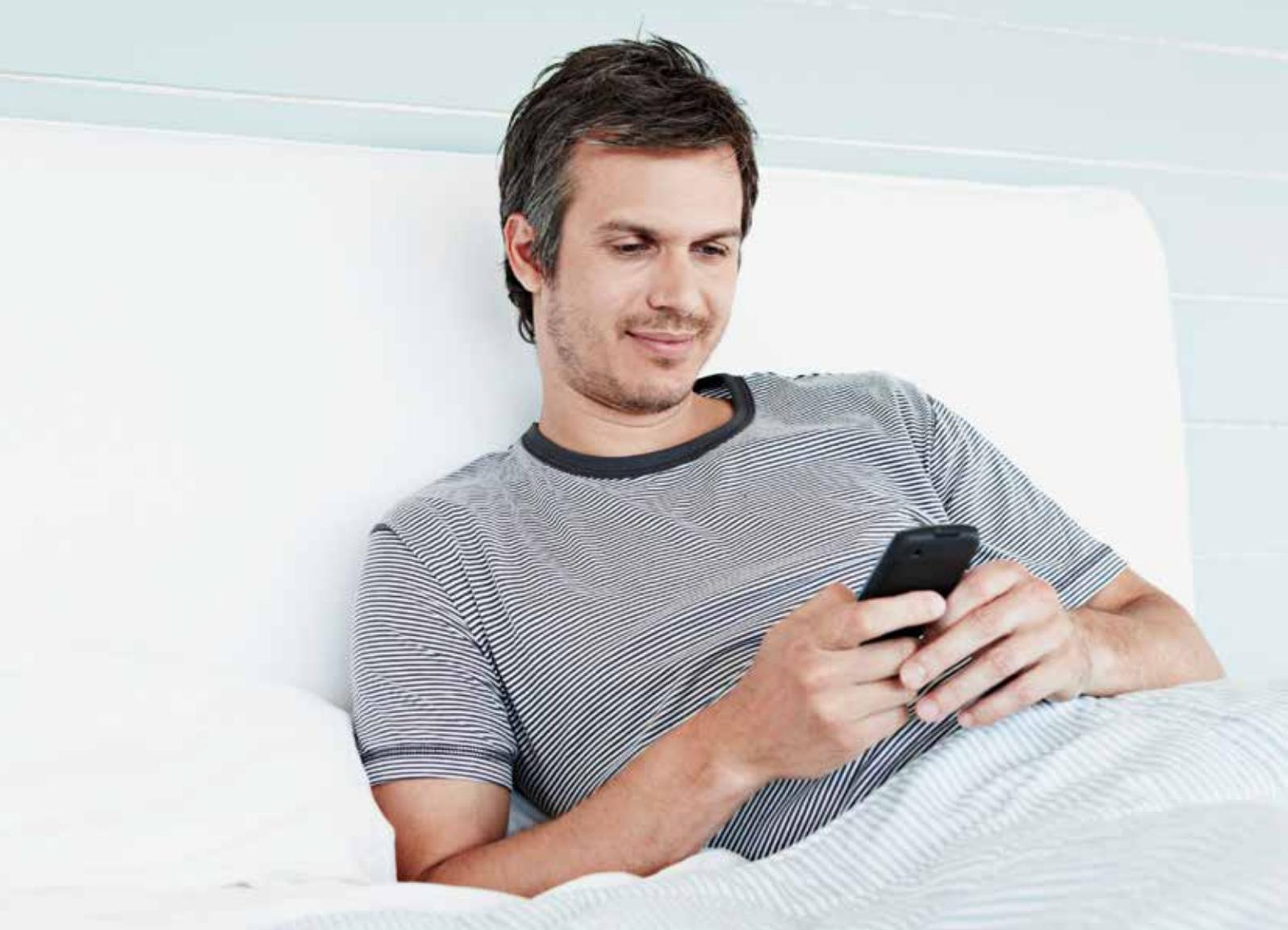
We cover all costs for services provided by authorized dentists for children and young adults aged between 6 and 17.

### Your added bonus with KKH: Innovative service offers

Some illnesses require well-organised interaction between different specialists. KKH has developed treatment offers with particularly well-qualified experts. The "Help with chronic headaches and migraine" programme has been classed as one of the three best treatment concepts worldwide. Other offers are available e.g. for psychological illnesses, dizziness, bladder weakness, forms of cancer and atrial fibrillation.

## Implants and inlays

Under certain conditions, KKH members receive subsidies for implants and inlays. KKH offers a wide range of other services, alongside the legal basic care for dental treatment and dental replacement. You will find more information under "Tooth replacement" on page 18.



## **M** Medical aids

Illness often leads to restrictions, many of them can be compensated by medical aids. These include rollators and wheelchairs, as well as hearing aids, incontinence items, replacement body parts (such as leg prostheses) and other items. These must be medically prescribed in each case in order to ensure that your treatment is a success, that your impediment is compensated, or to prevent the threat of disability. When it comes to covering the costs, your health insurance company is your first point of contact.

### **Medications and surgical dressings**

We will bear in full the costs for medically prescribed medications and surgical dressings, or up to the specified fixed amount – minus the legally determined co-payments. Naturally, as a KKH member, you can also order medical products from online chemists. You are welcome to contact our service-hotline if you require further advice.

### Your added bonus with the KKH: KKH mobile phone services

We stand for innovation and progress when it comes to your health. That's why the KKH offers members free apps and SMS services. Whether you choose the preventive care manager app or running training via SMS, we will alert you on your mobile phone regarding your preventive care, health and fitness. For more information, see: [www.kkh.de/mobil](http://www.kkh.de/mobil)

Your added bonus with KKH:  
**NutritionCoach**

Benefit from our free, interactive online NutritionCoach. In the 12-week programme units covering three months, you will find targeted assistance in order to maintain or achieve your ideal weight.  
[www.kkh.ernaehrungcoach](http://www.kkh.ernaehrungcoach)

Your added bonus with KKH:  
**Online service point**

Get your access data for our online service point: [www.kkh.de/osz-reg](http://www.kkh.de/osz-reg)  
You can use this data to log on at [www.kkh.de/login](http://www.kkh.de/login). Here, you can change your reference data in just a few easy steps, upload your photo for your electronic health card, retrieve applications, for example for overseas health insurance online, access your health file with the medication store, or make use of a free online nutrition coach, and much more.

## Organ donations save lives

Our website, [www.kkh.de/organspende](http://www.kkh.de/organspende), contains all the information you need, or take a look at the brochures published by the German Federal Centre for Health Education (BZgA) at: [www.organspende-info.de](http://www.organspende-info.de)

For further personal questions, you can call our organ donation information line free of charge at: 0800 9040400, Monday – Friday, 9 am to 6 pm.

## Orthodontic treatment

For orthodontic treatment of children and young adults aged up to 18, we cover 80 or 90 percent of the contractual costs with a defined manifestation of the tooth or jaw deficiencies. To the extent that the treatment is completed within the medically required scope, the portion paid by the patient is covered by 10 or 20 percent. For adults, we cover the cost of orthodontic treatments when combined jaw surgery and orthodontic measures are required, when there is a defined manifestation of the tooth or jaw deficiencies.

## Outpatient preventive care at a health resort

We cover the costs of treatments at a health resort, with the legally required bonus payments deducted, when the use of the therapeutic remedies only available there (such as thermal spa treatments) promise greater success than measures provided at your place of residence. KKH will in such cases pay the maximum subsidy possible for accommodation, board, spa tax and travel costs.

## Outpatient rehabilitation

We want to make sure that you're on your feet again as quickly as possible. And often, patients heal faster when they are at home. That's why you can take advantage of therapeutic treatments after an operation in outpatient rehabilitation centres without having to stay overnight. You receive the same intensity of care provision that you would if you were an inpatient.

Your added bonus with KKH:  
**Overseas emergency hotline**

If you fall ill during a stay abroad and need medical advice, we can assist you via our overseas emergency hotline:  
**+49 511 23567396**. The number is available around the clock. As a KKH member, you only need to pay the standard phone costs; the advice itself is free of charge.

# P

## Your added bonus with KKH: ParentCoach

Not in the mood to do homework, arguments among siblings, refusing to go to bed? The free online ParentCoach helps you deal with all kinds of common everyday conflicts that all parents have experienced at one time or another. With video examples, tips and exercises, you can train to develop a more stress-free way of behaving with your children.  
[www.kkh.de/elterncoach](http://www.kkh.de/elterncoach)

### Patient advice/protection

KKH will advise you in connection with the planned treatment by doctors, dentists and hospitals. Your KKH service point will provide information e. g. on possible alternatives to a planned method of treatment.

### Patient training events

As well as medical treatment, KKH supports you and your family in self-managing your chronic illness, for example for asthma or back pain. Ask your service point for information about the medical requirements and our coverage options.

### Periodontitis treatment

KKH covers all contractual costs of treatment.

## Your added bonus with KKH: PhysioPlus

As an exclusive offer, KKH provides a unique, cost-free function check of your musculo-skeletal system. PhysioPlus helps with muscular problems in the initial stages, or with muscular tension that restricts your everyday (working) life or in sport – with an individual examination and consultation with qualified physiotherapists. They will give you tips on posture and movement tailored to your individual needs. For more information, see:  
[www.kkh.de/physioplus](http://www.kkh.de/physioplus)

### Pregnancy/motherhood

KKH accompanies mothers-to-be right from the start, and supports the health of mother and child, from preventive examinations and birth to after-birth care. KKH covers the costs of doctors, midwives, dressings and therapeutic products, care or home help and maternity allowance. Confinement in all hospitals and clinics approved for contractual treatment is also covered. Your local service point will provide detailed information. You can also find out more at: [www.kkh.de/babykasse](http://www.kkh.de/babykasse)

If a pregnancy is terminated for medical or criminological reasons, we will cover all costs suitable for settlement for treatment by a doctor, medications and therapeutic products, and for treatment in hospital.





## P

### Your added bonus with KKH: Additional services during pregnancy: midwife on-call service and streptococci test

KKH offers comprehensive, individual health protection for each phase of life. Our special services during pregnancy are:

Contribution to the cost of on-call services for midwives from the 37th week of pregnancy.  
For more information, see:  
[www.kkh.de/hebammen](http://www.kkh.de/hebammen)

Contribution to the cost of a streptococci test from the 35th week of pregnancy.  
For more information, see:  
[www.kkh.de/streptokokken](http://www.kkh.de/streptokokken)

### Your added bonus with KKH: Trying for pregnancy

For certain artificial insemination methods, you receive a maximum contribution of 100 euros for each attempt (maximum 3 treatment attempts) under the conditions listed on:  
[www.kkh.de/kinderwunsch](http://www.kkh.de/kinderwunsch)

### Your added bonus with KKH: Prevention courses and compact prevention

As a member of KKH, you receive subsidies for up to two quality-tested courses per calendar year relating to physical exercise (walking, aquajogging, spinal exercises, etc.), nutrition, addiction prevention (tobacco and alcohol) and relaxation (autogenic training, hatha yoga, qi-gong, etc.). For more information, see:  
[www.kkh.de/praevention](http://www.kkh.de/praevention)

Do you work full time and do you have no time to attend a prevention course that lasts several weeks? Stay at a beautiful hotel or highly quality spa facility for a few days and combine relaxation with effective preventive measures. KKH will bear the costs of compact prevention, while your contribution stays at a reasonable level. You can obtain the brochure with the current offers from your service point.

## Your added bonus with KKH: Prevention database

KKH members can find quality-tested, subsidised health promotion courses in your town or region in just a few easy steps in our prevention database at [www.kkh.de/praevention](http://www.kkh.de/praevention)

## Your added bonus with KKH: Private clinics

As well as being treated in an approved hospital, you can also arrange for treatment at selected private clinics. KKH has agreements with high-quality private clinics that allow you access to their treatment packages. For more information, see: [www.kkh.de/privatklinik](http://www.kkh.de/privatklinik)

## Your added bonus with KKH: KKH world of travel

Exercise, nutrition and relaxation: these are the three cornerstones that we use as a basis with our cooperation partner Dr. Holiday to create attractive prevention holidays for you, subsidised by KKH. If you haven't yet found an opportunity to take part in a prevention course in your area, you can try out Nordic walking, aqua fitness or progressive muscle relaxation in beautiful surroundings, away from everyday stress.

This can be well combined with a relaxing holiday. Your added bonus is that KKH will bear the costs of prevention, while your share of the payment covers the cost of travel to your destination, accommodation and board. You can also benefit from trips with extra health services. Start a more healthy lifestyle right away with a visit to a spa, or with a massage or sauna. And all this at attractive prices. For more information on both offers, see: [www.kkh.de/reisewelten](http://www.kkh.de/reisewelten)

## Psychotherapy

KKH covers the costs of outpatient psychotherapy treatment in full if it is offered by therapists who are certified by the Association of Statutory Health Insurance Physicians. Our service point will help you with your search for suitable therapists and doctors.

## Rehabilitation sport/function training

We will continue to support you after a heart attack or another severe illness. We pay for mobility training under medical supervision within the legally specified scope of services.

## Inpatient preventive and rehabilitation services

If outpatient treatment by a doctor with subsequent care is not sufficient, you are entitled as a member of KKH to inpatient preventive and rehabilitation services at a clinic that has been quality tested by us. You only need to pay the legally specified co-payment of 10 euros per day.

## Your added bonus with KKH: Fixed retainer

KKH will cover some of the costs of securing the result of orthodontic treatment through a fixed retainer in the lower jaw instead of a detachable appliance. We will also cover some of the costs for any repairs needed during ongoing treatment. The condition for partial cost coverage is that it is claimed in connection with orthodontic treatment that is covered by your insurance, and that it is inserted by a certified service provider.

# R-S

## Rotavirus vaccination

Rotaviruses can cause dangerous gastro-intestinal diseases among infants. We cover the costs of the rotavirus vaccination of children aged between 6 and 32 weeks, following consultation with a doctor. The doctor responsible will then settle the payment for this service via your electronic health card. For more information, see: [www.kkh.de/rotaviren](http://www.kkh.de/rotaviren)

### Your added bonus with KKH: KKH second opinion

Has your doctor recommended an operation and you want to make doubly sure before you go ahead? The KKH second opinion, which we now offer for many planned operations in the area of orthopaedics, ear, nose and throat medicine, cardiology and urology, as well as recommended cancer therapy, can be of help. Make use of our offer and use the support provided by recognised experts to reach the best and most secure decision for your individual situation. For more information, see: [www.kkh.de/zweitmeinung](http://www.kkh.de/zweitmeinung)

## Self-help

For KKH, self-help is an important supplement to the treatment options offered by doctors and other health industry professionals. That's why we support basic self-help work, as well as selected projects run by self-help organisations. For more information, see [www.kkh.de/selbsthilfe](http://www.kkh.de/selbsthilfe). There, you can also find out who to turn to if you have specific questions.

### Your added bonus with KKH: Service

Around 4.000 members of staff are on hand to advise you on all topics related to health, early detection and prevention. Our staff offer fast, professional advice at 110 service points around the country, and will also be happy to visit you at your home.

## Sickness allowance

If your claim a continuation of salary payment from your employer ends while you are ill, the KKH is at your side. We usually pay 90 percent of your net salary – up to 78 weeks of the same illness. As well as the sickness allowance, the KKH will also pay your ongoing pension, unemployment and nursing care insurance contributions. We will cover at least half of the contributions – and even the full amount if you are receiving unemployment benefit. Self-employed members can also claim this coverage if they choose the Comfort sickness allowance package.

## Sickness allowance if a child falls ill

KKH will help you if you need to care for your sick child, and no other adult is available to take on the task. If your child is statutorily insured and is under 12 years old, we will pay you sickness allowance if you are unable to carry on working as a result.

### Your added bonus with KKH: Sickness allowance tariffs

Only patients who are financially covered can concentrate fully on getting better. Benefit from the low-cost sickness allowance insurance at KKH. With our sickness allowance tariffs for the self-employed and new business founders, as well as artists and publicists, you can also obtain coverage with the "Comfort" sickness allowance package in addition to the legally determined sickness allowance. For more information, see: [www.kkh.de/krankengeldtarife](http://www.kkh.de/krankengeldtarife)

### Your added bonus with KKH: Skin cancer screening

For us, early detection is of great importance. KKH already subsidises skin cancer screening among members aged between 18 and 34 every two years. The usual regular preventive care applies from age 35 onwards.

Your added bonus with KKH:  
**Specialist doctor appointment service**

We help you organise urgent specialist appointments for outpatient examinations or treatments, for example with orthopaedic specialists, radiologists or in hospitals. You can contact us on: **+49 (0)89 9500 84188**

### Spectacles and contact lenses

KKH covers the cost of spectacle lenses and contact lenses required for medical purposes, if you are under 18 years old.

### Sociotherapy

KKH supports members who due to severe mental illness are unable to submit a claim themselves for treatment by a doctor or services prescribed by a doctor in order to prevent potential treatment in hospital.

### Sterilisation

We cover all eligible costs for settlement for a sterilisation procedure due to illness. The costs cover treatment by a doctor and your stay in hospital, as well as the necessary medications and therapeutic products.

Your added bonus with KKH:  
**StressCoach**

The KKH online StressCoach is helpful for anyone wanting to handle their personal stress better. The 12-week programme can conveniently be followed at home or during your lunch break – whenever and wherever you want! This offer is free of charge for KKH members. [www.kkh.de/stresscoach](http://www.kkh.de/stresscoach)

**KKH** **MeinPLUS**

einfach | individuell | innovativ

Versicherer ist die  
 DFV Deutsche Familienversicherung AG

Your added bonus with KKH:  
**KKH MeinPLUS supplementary insurance**

Insurants have trust in the fact that they will receive the best possible treatment if they fall ill. The products and services offered by our partners, which have been co-developed and tested by KKH put this trust into practice when legislation limits the services provided by statutory health insurance. The KKH MeinPLUS package offers members guidance when the complexity or even lack of transparency of the supplementary insurance market makes it difficult to navigate.

Top tariffs for dental\*, outpatient\*, inpatient\* and care\* with remarkable benefits:

- Claims settled within 48 hours
- Limited period exemption from contributions for the unemployed or sick
- The option of cancellation on a day-to-day basis if no damages are claimed

Arrange to receive personal, individual advice. For more information, see: [www.kkh-meinplus.de](http://www.kkh-meinplus.de)

\* The risk bearer and contractual partner for KKH MeinPLUS in the supplementary insurance sector is the DFV Deutsche Familienversicherung AG.



T

#### Your added bonus with KKH: Tariffs

Do you feel fit and rarely visit the doctor? If this applies to you, the KKH self-deductible tariff allows you to pay high premiums with a limited patient's contribution for you. You can use the Vital tariff if you do not wish to claim for full inpatient hospital care. Alternatively, you can use the contribution repayment tariff and get up to one full monthly contribution back. For more information, visit your KKH service point, or see: [www.kkh.de/tarife](http://www.kkh.de/tarife)

#### Therapeutic measures among contractual partners

As a KKH member, you receive medically prescribed measures such as massages, physiotherapy, podological treatments and speech- and occupational therapy. Adults only pay the legally determined co-payments for such treatments. Children and young adults up to age 18 are fully covered.

#### Treatment by a doctor

Your choice of general practitioner is a matter for you to decide. As a member of KKH, you can naturally choose whichever authorized doctor you wish.

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### Your added bonus with KKH: Professional tooth cleaning

KKH will cover some of the costs of professional tooth cleaning conducted at the beginning\* and end\*\* of treatment. A precondition is that it is conducted in connection with a treatment that is covered by your medical insurance with fixed orthodontic treatment appliances (multiband or multibracket appliances). The contribution for professional tooth cleaning is also available as part of orthodontic treatment for adults.

- \* On condition that it is conducted four weeks at the earliest before the fixed orthodontic treatment appliances are inserted.
- \*\* On condition that it is conducted within four weeks following completion of the orthodontic treatment as specified in § 29 section 3 SGB V. The date of issue of the certification of completion is decisive when determining the date of completion of treatment.

### Your added bonus with KKH: bidentis – for the aesthetic and high-quality treatment of your teeth

You receive high-quality artificial teeth at special conditions, and your right to choose your dentist is reserved. For more information, see page 4 of this brochure.

### Tooth replacement

KKH covers part of the cost of prosthetic teeth required for medical purposes with a fixed subsidy based on the report issued by your dentist.

### Travel and transport costs

We will pay for your travel costs to inpatient hospital treatment and in connection with certain outpatient treatments. Please call the service-hotline for detailed information about the costs covered.



## V-Y Vaccinations

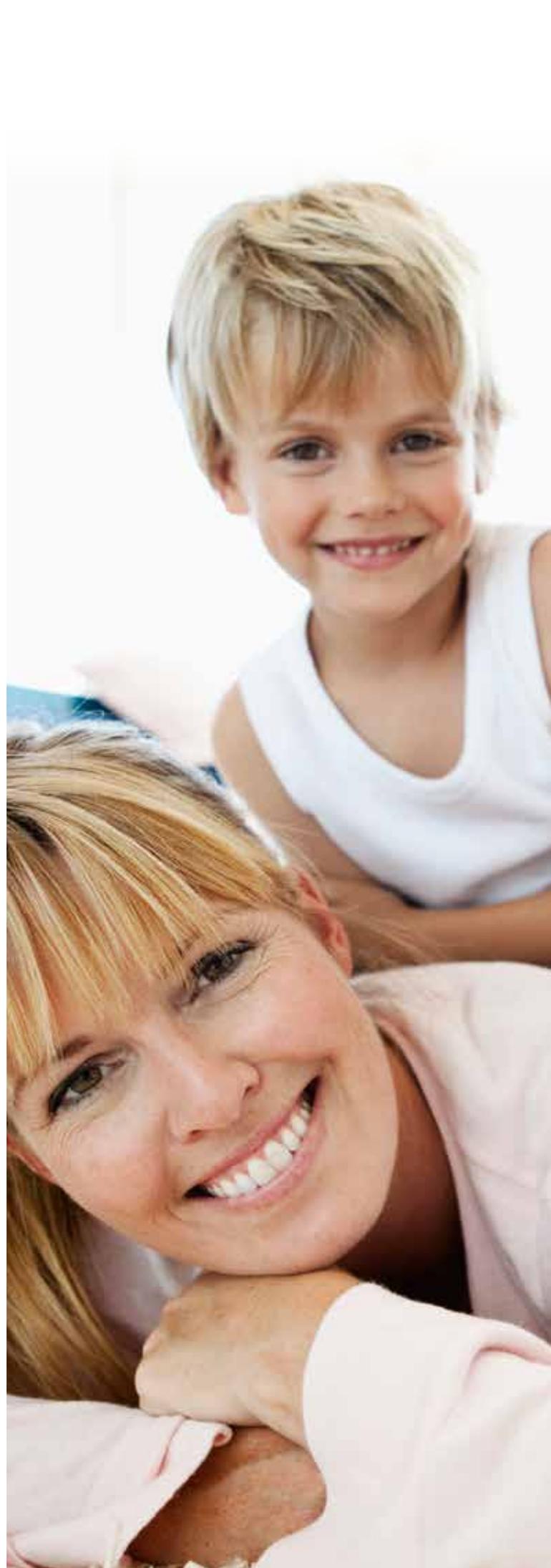
Vaccinations, given at the right time, provide the best protection for you and your family. Within the scope agreed by existing contracts and agreements, we cover the costs of all vaccinations according to the vaccination diary for children, and pay for booster injections on the basis of the guideline issued by the Federal Joint Committee. KKH also covers vaccinations against influenza (flu vaccines) for members who are not covered by the regulations set out in the inoculation directive. In line with the principles of these provisions, all individuals (including children, young adults and adults up to the age of 60) have the right to claim this vaccination. For more information, see: [www.kkh.de/schutzimpfung](http://www.kkh.de/schutzimpfung)

### KKH for young professionals

What do I need to know when I start my first job? What social security information is important? What benefits does KKH offer? There are many questions that need to be answered. We have compiled the most important information that school-leavers and students need to know. You will find valuable information for young people starting out in the professional world and special services with savings tips in the new brochures for young professionals or at [www.kkh.de/berufsstarter](http://www.kkh.de/berufsstarter)

**If you have any questions about our services, you are welcome to contact our service points or call our English-speaking service-hotline at 0511 806849303. We will be happy to provide more information in detail.**

For more information, see: [www.kkh.de](http://www.kkh.de)





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