



The best coverage for
the whole family

Mehr als

Jahre

125

Vertrauen und
Sicherheit

KKH

Kaufmännische
Krankenkasse



Contents

Special assistance services during pregnancy	4
Special information after pregnancy	6
Special services for children and teenagers	7
Special coverage for you – We offer more for your health	12
Your KKH service	16

Because it all depends on coverage!

KKH offers you and your family comprehensive and individual health coverage for each phase of life because we want you to feel satisfied.

You can take advantage of many additional services and benefits that go beyond the legal requirements. For instance, we reward health-conscious behaviour as part of our KKH Bonus and support you and your family in leading an active lifestyle with our extensive range of prevention courses.

This brochure offers you an overview of our coverage, services and benefits for the whole family. Find out more detailed information at [kkh.de/top-leistungen](https://www.kkh.de/top-leistungen)

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 hotline at **0511 806849303** (Mo – Fr, 9 am to 4 pm)

Special services during pregnancy

Some moments in life can never be forgotten. One of them is when you find out: “I’m pregnant!”

We are happy to be by your side all the way through your pregnancy and offer you our coverage, services and care:

- Medical check-ups at a gynaecologist or a midwife
- Screening for gestational diabetes
- Contribution to the costs of a streptococci test from the 35th week of pregnancy
- Contribution to the costs of the on-call midwife service from the 37th week of pregnancy
- Prenatal class
- No charges for medication, surgical dressing and therapy
- Childbed care or midwife assistance before, during and after birth
- Assumption of costs for domestic help during pregnancy and after delivery
- Inpatient care coverage for delivery in all contractually approved hospitals and birth centres
- In cases of high risk pregnancies for prenatal diagnosis for high risk pregnancies at doctor’s advice (such as amniocentesis)
- Recovery gymnastics



KKH SMS Pregnancy Service

Benefit from our SMS service for free! During 40 weeks, you'll receive interesting information, tips and ideas for you and the healthy development of your baby – sent directly to your mobile phone.

The KKH App 'Mutterpass'

You always have your pregnancy information and important appointments at one click-distance. Includes a journal, photo gallery and due date calculator – free for you in the App Store.

In our brochure 'Pro Baby – Support from the very beginning' and on our website kkh.de/baby you'll find lots of helpful information, tips and checklists – all related to pregnancy and childbirth.

Special information after pregnancy

Congratulations on your baby! The first hours, days and weeks after the birth of your child are particularly exciting and mark the beginning of parenthood. At [kkh.de/erstezeit](https://www.kkh.de/erstezeit) you'll find plenty of helpful information related to:

- Childbed and childbed care
- Recovery process
- Breastfeeding
- Medical check-ups for newborn
- Swimming for toddlers
- Infant nutrition
- The Prague Parent-Child Programme (PEKIP)

With the email reminder service you're guaranteed not to forget any appointments for yourself or your child! Simply register at [kkh.de/erinnerung](https://www.kkh.de/erinnerung).

The free KKH Family Insurance

The only thing that matters is that your baby stays safe, sound and taken care of. KKH is your active support in that sense. Your new little family member is, in most cases, already insured by us totally for free. We would be happy to give you more information regarding the requirements for a family coverage membership. Simply enquire at your KKH service centre.

Special coverage for children and teenagers

Take advantage of the exclusive benefits offered by KKH which go far beyond the statutory limit!

Assumption of costs for early diagnosis for children and teenagers

The annual medical exams for children (U1–U9 and J1) are mandatory and enable the early detection of illnesses or maleddevelopment. You can also use the check-ups U10* (7 to 8 years), U11* (9 to 10 years) and J2* (16 to 17 years). All of them are free of charge and focus on the consultation, examination and treatment of:

- possible learning disorders,
- social and behavioural disorders,
- growth, puberty and sexual development disorders and dental, oral or jaw anomalies.

* You can use the check-ups at all contractual practices which are party to the Professional Association of Paediatricians (BVKJ). Your service centre will be glad to inform you whether your paediatrician is one of the participating contractual doctors.



Assumption of costs for early dental diagnosis check-ups and individual prophylaxis

For children from the 30th month of life to the age of 6 years, we assume all costs incurred for early diagnosis check-ups performed by contractual doctors. We also assume the costs for individual prophylaxis for children and teenagers aged from 6 to 17.

Contribution to costs for orthodontic treatment

KKH contributes to the contractual costs of medically essential orthodontic treatments for children and teenagers until the age of 18.

Your advantage: For treatments with fixed dental braces, we contribute to the costs of two professional teeth cleanings in the beginning* and in the end** of the treatment.

In order to make sure that the results of the orthodontic treatment are on top, we also contribute to the costs of a fixed lower dental retainer. We provide allowances for any necessary medical care during an ongoing treatment.

* Provided that this is carried out no earlier than four weeks prior to the insertion of the fixed orthodontic treatment devices.

** Provided that this is carried out within four weeks of completing the contractual orthodontic treatment in the meaning of Section 29 (3) Social Security Code (Volume V). The end of treatment is deemed to be the issue date of the final certificate.

Cost contribution for prevention courses

KKH-insured children and teenagers who are 6 years and older, receive 100 % cost reimbursement for up to two quality-approved courses per calendar year (max. 80 euros per course), in the areas of exercise (e.g. back training for children), relaxation (e.g. yoga for children) and nutrition.

KKH Bonus

With KKH Bonus, the bonus programme for the entire family, you prove us that you are undertaking activities which boost your health and guarantee you excellent premiums. It's up to you whether to receive a cash reward of 90 euros or a health credit for 180 euros which can be used for selected services such as professional teeth cleaning, osteopathy and much more. Find out more details about your benefits from KKH Bonus and apply for it now at kkh.de/bonus



KKH ParentCoach for very active children and their parents

Don't know how to manage homework, sibling arguments and bedtime tantrums anymore? The online program ParentCoach addresses daily conflict situations with children using video examples, tips and useful exercises.

Projects for health boost

In order to lower the negative effects of the lack of exercises and unhealthy nutrition, we cooperate with schools and kindergartens and run special programmes such as „Fitness für Kids“. We are also committed to the prevention of addiction and violence.

Rotavirus vaccination

Rotavirus can cause severe gastrointestinal illnesses at infants. Vaccinations are carried out between the 6th and 32nd week after birth. All costs are beared by the KKH. Ask your paediatrician for more information.

Cervical cancer immunisation

KKH-insured girls and boys aged between 9 and 14 can choose to receive the HPV vaccination only after the consultation with the doctor. The costs will be beared by KKH.

Outpatient care benefits at a health spa for chronically ill children

After submitting a corresponding request and confirming the medical requests, we assume the costs of a treatment at a health spa for physical measures prescribed by the doctor of the respective spa (without any statutory co-payments). For chronically ill infants insured at KKH, we pay an allowance for accommodation, meals, taxes and travel costs in amount of 25 euros per calendar day.

Special Services

KKH offers a wide range of health services in which highly qualified medical professionals and specialists work together in an optimal network. All experts meet high standards of quality. Surgeries are performed with gentle and modern surgical procedures. Your health and you are the focus of our attention.

Integrated care programmes for children, such as:

- Tonsillectomy
- Outpatient surgeries for children
- Treatment for children with cancer

Special coverage for you – We offer more for your health

**Keep yourself fit and stay healthy!
We support you all the way through.**

Prevention courses

As a KKH policy holder, you receive allowances for up to two quality-approved courses per calendar year, in the areas of exercise (Nordic walking, aqua-fitness, Pilates etc.), nutrition, addiction prevention (tobacco and alcohol) as well as relaxation (autogenous training, hatha yoga, qigong etc.).

Early diagnosis screening and health check-up

Benefit from the option to have screenings for the early detection of cancer:



- Health check-up from the age of 35
- Skin cancer screening from the age of 35
- Your advantage: cost contribution to skin cancer screening between the age of 18 and 34

Only for women:

- Genital check-up from the age of 20
- Breast check-up from the age of 30
- Intestinal examination and mammography screening from the age of 50

Only for men:

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



PhysioPlus – free check of your locomotor system

PhysioPlus helps you in case of muscular problems or tension that can restrict you in your daily (professional) life or in sport by offering an individual examination and consultation performed by qualified physiotherapists. They will provide you with information and exercise tips according to your personal needs.

Second opinion before opting for therapy

Has your doctor recommended that you undergo 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.



Dental health with KKH

You can receive high-quality dental prosthesis from the 'biodentis' brand manufacturer at special prices. The dental restoration products are made exclusively in Germany, are highly durable and offer long-term stability.

Second dentist opinion – free for you!

You can configure your treatment and cost plan (TCP) as part of the second dentist opinion. Dentists registered in Germany provide an offer for the services described in the TCP. This allows you to significantly reduce your own contribution to the treatment. A price comparison is also worthwhile for professional teeth cleaning!

Assumption of costs for domestic help in case of a hospital stay, home nursing and outpatient care/rehabilitation measures

We bear the costs for domestic help if a child under 12 years old or a disabled child lives in your household and there is no one else who can take care of the housework.

Your advantage: In case of illness, we bear the costs for domestic help for 10 days per calendar year, for 4 hours per day. The precondition for this is, that a child under 14 years must live in the respective household and there is no one who can take care of them.

Sickness benefit in case of child illness

Is your child sick, under 12 years old and has to be taken care of but you can't leave your job to do that? KKH will help you and pays you a sickness allowance. Just contact your KKH service centre for additional information.

Your KKH Service

Available one-on-one or by phone in our 110 service centres

You can find the address and phonenumber of the nearest service centre at:

kkh.de/servicestelle

Service Hotline

You can reach our English-speaking hotline Monday to Friday from 9 am to 4 pm at:

0511 806849303

Emergency hotline abroad

If you become ill during a stay abroad and require medical advice, we will gladly assist you on our 24-hour international hotline **+49 511 23567396**. This service is free of charge for KKH policy holders.

KKH health hotline

In case of illness, you have access to doctors and specialists on medical and nursing matters around the clock on **089 950084188**.

Doctor appointment service

We assist you in organising doctor appointments from Monday to Friday from 7 am to 10 pm on: **089 950084188**





KKH Apps and SMS-Services

KKH offers a wide range of free mobile services. Whether it's via SMS or app, we actively support you with your health care. KKH Mobile allows you to be flexible and have access to your health information wherever and whenever. For more information and registration, please visit: kkh.de/kkhmobil

KKH Doctors Guide

Are you looking for an appropriate doctor or dentist? The KKH physician guide helps you find the right doctor for your symptoms by offering comprehensive information on practices, online booking of appointments as well as doctor reviews by other patients. To find a doctor, please visit: kkh.de/arztlotse



KKH Clinic Directory

Quality is one of the most important issues when you need to stay in a hospital. The KKH hospital search service helps you find the right hospital for you. To do a hospital search, please visit: kkh.de/krankenhaussuche

KKH Care Guide

Are you looking for the most suitable nursing home, nursing service or care services in your region for either yourself or a relative? Using the Care Guide at kkh.de/pflegelotse you will find information regarding available service providers in outpatient and inpatient care.



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