

Private Health Insurance: EXKLUSIV-SI

I want health protection that can do it all.



## As first-class as your standards.

If you expect the best in your professional life, then the same should apply to your health insurance. Only private health insurance offers benefits tailored entirely to your needs. Treat yourself to first-class healthcare with private health insurance from SIGNAL IDUNA.

### A premium tariff that leaves nothing to be desired.

With EXKLUSIV-SI, you secure premium health insurance protection with the most comprehensive benefits. EXKLUSIV-SI stands for top medical benefits, top hospital benefits, and top dental benefits. You also benefit from many family and additional services, as well as digital services. We guarantee this extensive benefits package contractually, and it is valid for life.

### Because your health deserves the best.

Privately insured individuals enjoy many advantages over statutory health insurance (GKV). Under certain conditions, you can also switch from statutory to private health insurance. Often, you even save money in the process. In the GKV, including the nursing care contribution, a monthly fee of up to €1,300 or more is now due. For this, you only receive adequate services that can be reduced with each new health reform.

Therefore, opt for a high-quality alternative – for private health insurance from SIGNAL IDUNA.

### Excellent Quality

Independent rating agencies confirm that the premium tariff EXKLUSIV-SI has outstanding benefit contents.



# EXKLUSIV-SI: the best protection.

If you expect the best for yourself and your family, then the EXKLUSIV-SI tariff is exactly right.

## Top Medical Benefits:

- 100% for medical treatments with free choice of doctor, even above the maximum rate of the German Medical Fee Schedule (GOÄ)
- 100% for outpatient surgeries plus a €200 flat-rate payment
- 100% for preventive check-ups and vaccinations
- 100% for medications
- 100% for remedies, incl. occupational therapy, speech therapy, and podiatry
- 100% for outpatient psychotherapy (without limitation on the number of sessions)
- 100% for treatments by alternative practitioners up to €2,250 (incl. Hufeland directory)
- 100% for medical aids (approval required from €1,000)
- 100% for vision correction surgery up to €2,500/eye
- 100% for visual aids - up to €600 every two calendar years

## Top Dental Benefits:

- 100% for dental treatments
- 100% for dental prophylaxis and professional dental cleanings
- 90% for dentures such as inlays, crowns, and implants
- 80% for orthodontic treatments + 20% upon successful completion (treatment before the age of 21); otherwise 100% in case of an accident
- 50% for orthodontic treatments for adults (one-time up to max. €3,000)
- Total budget of €150 for bleaching or special pain-relief measures every 2 years

Maximum reimbursement of €6,000 for dental services in the first 4 insurance years, which is waived from the 5th insurance year.

Optionally €0, €500 or €1,000 deductible for outpatient and inpatient services. For children under 20 years of age, only half of these amounts apply.

## Top Hospital Benefits:

- 100% for treatments by a doctor of your choice, even above the maximum rate of the German Medical Fee Schedule (GOÄ)
- 150% of the standard rate for stays in private clinics
- 100% for comfort accommodation in a single room
- 100% for accommodation of a person accompanying an insured adult (maximum limits apply regarding the amount and duration of the benefit)
- 100% for medically necessary patient transport
- 100% for hospice care

## Top Family Benefits:

- 100% for fertility treatment and cryopreservation
- 100% for midwives, delivery nurses
- 100% for a family room at birth
- 100% for prenatal diagnostics
- 100% for prenatal classes, postnatal exercises, etc. (within the scope of reimbursement for remedies)
- 100% for social pediatrics and interdisciplinary early intervention
- 100% for accommodation of a parent during a child's hospital stay (max. €30/day for up to 28 days/calendar year)
- Premium waiver when receiving parental allowance (max. for 6 months)
- If children are insured from birth, no premiums are due for up to 6 months

## Top Additional Benefits:

- Earliest after 5 years, premium waiver upon need for long-term care from care grade 5; from care grade 4, a 50% reduction in premiums
- Flexible options to switch to other tariffs after 3, 5, and 7 years - without a new health check
- Performance-based premium refund of 2 monthly premiums
- Bonus benefits of up to €900/calendar year (health bonus)
- Promotion of health-conscious behavior with €300/calendar year (behavioral bonus)
- Outpatient or inpatient spa treatments up to €2,500 in 3 calendar years (earliest after 24 months) plus an additional prevention course up to €200/calendar year

This document contains non-binding excerpts from the applicable General Insurance Conditions Parts I, II, and III. The insurance conditions underlying the respective contract, especially the tariff-based benefit requirements, are decisive for the content of the contract.

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