

Private Health Insurance: KOMFORT-SI

**I want the best
protection at the
best terms.**



If you demand more: We can provide it.

Feel free to compare our benefits. Also include our service, expertise, and health promotion offers. You will then see: with private health insurance from SIGNAL IDUNA, you can be sure to get the best overall package.

A tariff as comprehensive as your needs.

With KOMFORT-SI, you secure first-class health insurance protection with high-quality benefits – whether at the doctor's office, in the hospital, or at the dentist. You also benefit from many attractive additional services and digital services. Give your health the best all-around protection. With our lifelong guaranteed benefits package.

Because your health deserves the best.

Privately insured individuals enjoy many advantages over statutory health insurance (GKV). Under certain conditions, you too can switch from statutory to private health insurance. Often, you even save money in the process. In the GKV, including the nursing care contribution, up to €1,200 or more is now due monthly. For this, you only receive adequate services, which can be reduced with every new health reform. Therefore, opt for a high-quality alternative – for private health insurance from SIGNAL IDUNA.

KOMFORT-SI: the high-performance all-rounder.

KOMFORT-SI is the right tariff for you if you want to ensure you and your family are well-protected.

High benefits for doctor visits:

- 100 % for medical treatments with free choice of doctor
- 100% for outpatient surgeries plus a €200 flat-rate payment
- 100% for preventive check-ups and vaccinations
- 100% for generics; otherwise 80% (medicines)
- 100% for remedies, incl. occupational therapy, speech therapy, and podiatry
- 80% for outpatient psychotherapy (max. 50 sessions/ calendar year)
- 100% for treatments by alternative practitioners up to €1,500 (incl. Hufeland directory)
- 100% for medical aids (approval required from €500)
- 100% for vision correction surgery up to €1,500/eye
- 100% for visual aids - up to €450 every two calendar years

High dental benefits:

- 100% reimbursement
- 100% for dental treatments
- 100% for dental prophylaxis and max. 2 professional dental cleanings per year
- 85% 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

Maximum reimbursement of €5,000 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.

High benefits in the hospital:

- 100% for treatment by a doctor of your choice, attending physician, or specialized medical staff
- 150% of the standard rate for stays in private clinics
- 100% for comfort accommodation in a two-bed room (single room with €60/day deductible; no deductible in case of an accident)
- 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

High 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 the child's hospital stay up to age 14 (max. €25/day for a maximum of 14 days/calendar year)
- Premium waiver when receiving parental allowance (max. for 6 months)

High additional benefits:

- 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)
- Outpatient or inpatient spa treatments up to €1,500 in 3 calendar years (earliest after 24 months)

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.

This text has been translated using the translation software of a third-party provider. The translation serves only to improve our customer service; no liability can be accepted for any inconsistency or deviation from the original text. The German language alone is binding for this marketing content and related contracts.