

Private Health Insurance: START-SI

I don't just want to
be good, **but better**



Let your standards decide.

Those who go their own way make no compromises. This also applies to the choice of the right health insurance. You can find health protection that is tailored to your needs and offers the best benefits for your premiums in the private health insurance of SIGNAL IDUNA.

Your start to better health protection.

Our entry-level tariff START-SI already offers you additional benefits for treatments and services, income-independent premiums, and the guarantee of all benefits through the insurance contract. You also benefit from many attractive additional services and digital services. If you wish for even more benefits one day, you can easily switch your tariff thanks to our flexible change options.

Because your health deserves the best.

Those with private insurance 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 and more is now due monthly. For this, you only receive adequate services that can be reduced with every new health reform. Therefore, decide for a high-quality alternative – for a private health insurance from SIGNAL IDUNA.

START-SI: convincing benefits from the very beginning.

START-SI is your tariff if you want to enjoy the advantages of private health insurance for low premiums.

Good medical services:

- 100% for treatments under the family doctor principle (specialist without referral: 75% co-payment up to €1,000/year, then 100%)
- 100% for preventive check-ups according to legally established programs
- 100% for generics; otherwise 75% (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 €750 (incl. Hufeland directory)
- 100% for medical aids (approval required from €500)
- 100% for vision correction surgery up to €1,000/eye
- 100% for visual aids – up to €300 every two calendar years

Good hospital services:

- 100% for medical treatments (in case of accident, also includes treatment by head physician)
- 150% of the standard rate for stays in private clinics
- 100% for accommodation in a multi-bed room (two-bed room in case of accident)
- 100% for medically necessary patient transport
- 100% for hospice care

Good family benefits:

- 100% for fertility treatment
- 100% for midwives, delivery nurses
- 100% for prenatal classes, postnatal exercises, etc. (within the scope of reimbursement for remedies)
- 100% for social pediatrics and interdisciplinary early intervention

Good dental services:

- 100% reimbursement
- 100% for dental treatments
- 100% for dental prophylaxis and max. 1 professional dental cleaning per year
- 75% for dentures such as inlays, crowns, and implants
- 80% for orthodontic treatments- +20% on successful completion (treatment before the age of 21), otherwise 100% in case of an accident

Maximum reimbursement of €4,000 for dental services in the first 4 insurance years; from the 5th insurance year, up to €4,000 is reimbursed annually.

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

A €500 deductible applies only to outpatient and inpatient services. For children under 20, the deductible is halved.

Secure higher reimbursements.

For doctor's visits, vaccinations, preventive check-ups, and dressing materials:

Initial treatment is always provided by the family doctor's practice (general medicine, internal medicine, practical medicine, ophthalmology, pediatrics and adolescent medicine, gynecology). A specialist's practice should only be visited after a referral.

For medications:

At the pharmacy, opt for available generic drugs. Discuss this with your doctor or pharmacist. More information is available at

www.derprivatpatient.de

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