SIGNAL IDUNA
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Private Health Insurance: privat-SI

I don‘t want the necessary, I want the best.

You know what you want: more.

Have you often wondered if you are properly insured in a statutory health insurance (GKV)? If so, you are probably looking for coverage that is not just for everyone, but is tailored exactly for you.

You will find the answer to your question with us. Because only in private health insurance are there services geared towards different needs and requirements. Often even at a more favorable contribution than in the statutory one.

However, when switching to private health insurance, the contribution savings should not be the top priority - but your health. In the event of a claim, SIGNAL IDUNA is there for you with comprehensive services and modern services that you can use digitally from anywhere.

We make it easy for you to choose the right plan with our uncomplicated tariff system. Decide for SIGNAL IDUNA, an insurance partner who:

- convinces with high-performance tariffs
- promotes health-conscious behavior and offers high refunds for it
- has a high level of expertise in the field of health insurance and accompanies you reliably for a lifetime
- as an insurance company has been financially secure for decades and invests responsibly
- stands for high contribution stability
- always has its customers in view with excellent services

Strong benefits for everyone who achieves a lot.

For whom is the private health insurance from SIGNAL IDUNA just right?

People starting or changing a career:
You can immediately opt for health insurance from SIGNAL IDUNA if your income, extrapolated for the year, exceeds the annual income threshold.

Self-employed:
Whether you are just starting your business, have been doing it for many years, or have taken over a business, as a rule you are not subject to compulsory insurance in the statutory health insurance and can opt for a private health insurance (PKV) with SIGNAL IDUNA.

Higher-earning employees:
You can take out private health insurance if your regular annual income is above the relevant statutory income limit. If you exceed this annual income threshold in the course of employment, you can switch to SIGNAL IDUNA on January 1st of the following year. Further requirement: The limit applicable for the following calendar year must also be exceeded.

Because for you, benefits count, not percentages.

Privately insured persons enjoy unique advantages over statutory health insurance.

Free choice of doctor

Privately insured persons have a free hand in choosing their doctor. Unlike with statutorily insured persons, the choice is not limited to panel doctors.

Contract guarantee

All benefits are contractually guaranteed. Unlike statutorily insured persons, privately insured persons do not have to fear cuts in the range of services.

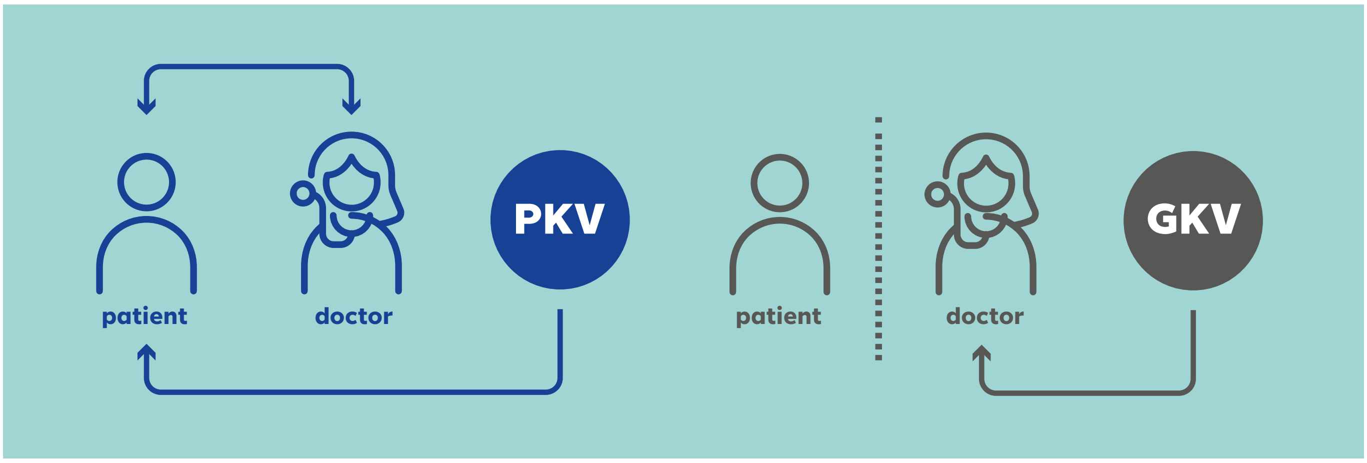
More benefits

In many cases, private health insurance means significantly more comprehensive and higher-quality services. This applies to medical treatment, in the hospital, in dentistry, and for other treatments and services.

Income-independent contributions

The contributions for private insurance are based on age and health status, not on income. They do not change when income rises over time.

Privately insured persons have more options.



Cost reimbursement principle:

In private health insurance (PKV), the insured are contractual partners of the doctor. Together they choose the best possible care. After treatment, they submit their invoice to their insurer for reimbursement. The more powerful the tariff, the more money the insured receives back.

Benefit-in-kind principle

In the statutory health insurance (GKV), the insured are not contractual partners of the doctor. As a rule, they receive necessary benefits in kind, which are defined as „sufficient, appropriate, and economical". All additional treatment costs must be borne by the patient.

Good for your health: Clarity.

With our straightforward tariff system, consisting of the three tiers START-SI, KOMFORT-SI, and EXKLUSIV-SI, we make it easy for you to find the cover that's right for you.

START-SI:
the full-fledged entry-level plan
This tariff with a special family doctor principle is ideal for people looking for an entry into private health insurance. The benefits in the outpatient, inpatient, and dental areas are extensive and often exceed the statutory benefits (e.g., alternative practitioner treatments, visual aids, dental prostheses). The contributions are attractive compared to statutory health insurance. If no invoices are submitted during a calendar year, a performance-related premium refund of 2 monthly contributions is granted. Thanks to the integrated upgrade option, the insurance cover can be easily extended after 3, 5, or 7 years.

KOMFORT-SI:
the high-performance all-rounder
KOMFORT-SI includes all the benefits of START-SI plus numerous additional ones. It is the right tariff for people who want private health insurance because they receive high-quality services from the specialist, dentist, or in the hospital, such as dental services, a two-bed room in the hospital, or treatment by the head physician. In addition, KOMFORT-SI offers extensive family benefits such as prenatal diagnostics, household help, childcare, rooming-in, a family room in the hospital, and contribution exemption when receiving parental allowance. And if no benefits are used, there is a health bonus in addition to the premium refund.

EXKLUSIV-SI:
the best protection
EXKLUSIV-SI contains all the benefits of KOMFORT-SI plus many more. EXKLUSIV-SI is the right tariff for people who expect the best and are willing to pay a reasonable price for it. It offers nothing less than the highest benefits in the outpatient, inpatient, and dental areas. Anyone who decides on this will always have the best possible protection against illness, even decades later. Founders of families can look forward to a unique overall benefit package that tops the high family benefits of KOMFORT-SI with an additional temporary contribution-free child supplementary insurance. Health-conscious behavior is particularly rewarded with a behavior bonus.

I want all the advantages and no compromises.

Everyone has different reasons for choosing private health insurance with SIGNAL IDUNA.

Entrepreneur after founding: „My health is important to me, and I am happy to invest in it. Especially as a founder who has only been running his business for two years, I naturally wonder whether a switch to private health insurance is already worthwhile. **START-SI** convinced me: The contribution is attractive, and I can later switch to more powerful tariffs without any problems. For me, the ideal entry into private health insurance!"

Successful entrepreneur: „Perfection is my standard - that's how I led my company to success. Unfortunately, the performance of my previous health insurance leaves a lot to be desired. That's why I'm switching now. I don't want just any health insurance, but the best price-performance ratio! And I found that with **KOMFORT-SI**."

Employee: „I hesitated for a long time to switch to the PKV. The issue that I might not be able to pay my contributions in old age scared me off. The special contribution relief option from SIGNAL IDUNA and the extensive benefits with the high refund options were the deciding factors. I am now optimally insured in **EXKLUSIV-SI**."

Family: „The health of my family, and especially that of my child, is very important to me. My wife and I would like to have a second child. So far, I thought that statutory health insurance is cheaper with two children. But **EXKLUSIV-SI** offers so many family benefits! For example, I don't pay any contributions for six months during my parental leave, and there are no contributions for our newborn for up to six months. That convinced me."

Your healthy lifestyle is rewarded..

In the high-performance tariff EXKLUSIV-SI, for example, refunds of €2,500 and more are possible. If you do not submit any invoices in a calendar year, you will receive a performance-related premium refund of 2 monthly contributions. Extrapolated over the year, this reduces your effective monthly contribution. The refunds are possible after an insurance period of just one calendar year.

Examples of possible refunds in the EXKLUSIV-SI 0 tariff

Entry age	32 years	37 years	42 years
Total refund possible after just one calendar year	2.553 €	2.652 €	2.780 €

The prerequisites for the premium refund, the maximum health bonus, and the conduct bonus are met; it is assumed that there are three uninterrupted calendar years without claims - one with SIGNAL IDUNA, and two in the immediately preceding insurance policy.

The contributions look effectively good.

Here we have calculated for you how the performance-related premium refund in the „privat-SI“ roduct line affects the effective monthly contribution. If you also factor in the tariff's health bonus and the behavior bonus, the result is a significantly lower contribution for you - with the best benefits at the same time.

If there are no claims and other requirements are met, the contribution for a 37-year-old employee in the high-performance tariff EXKLUSIV-SI 1 is reduced to an effective amount of only around €248 / month.

Calculation Example		
Tariff contribution incl. 10% statutory provision surcharge	809,86 €	
Daily sickness allowance €150**/from the 43rd dayg	44,70 €	
Mandatory long-term care insurance	69,66 €	
Total contribution	924,22 €	
Employer's allowance 2025	– 462,11 €	(Health and long-term care insurance)
Premium refund	– 122,71 €*	(1.465,12 € annually)
Health bonus	– 75,00 €*	(with proof of 3 claim-free years 900 € annually – also with the previous insurer)
Behavioral bonus	– 16,67 €*	(200 € annually; increases to a max. of 300 € annually from the 3rd year)
Effective contribution	**= 247,74 €**	

* These three amounts result in the total refund mentioned above.
**This is an example. The needs-based daily sickness allowance must be calculated individually.

Your additional tax advantage: 79.59% of the contributions for the EXKLUSIV-SI tariff are tax-deductible as pension expenses; the contributions for mandatory long-term care insurance are 100% deductible.

Note on the effective contribution

For employees, the employer's allowance is deducted when calculating the effective contribution. It ceases upon termination of the employment relationship.

Your health would choose a private health insurance.

Here you can compare: With lower benefits, the statutory health insurance (GKV) is often more expensive. You are better off making the decision for protection that supports your health and provides you with the best care in case of illness.

For these gaps in the statutory benefit scope ...

- fundamentally only **sufficient services**
- **no** benefit for alternative practitioner treatment
- **no** single or double room and **no** optional medical services (e.g., chief physician) in the hospitals
- approx. 22% and **more personal contribution** in case of loss of earnings due to longer illness
- **only simple** dentures up to a max. of 75% of a standard provision
- **statutory co-payments** for medicines, remedies, aids, in the hospital as well as for rescue and patient transport
- **no** benefit for spectacle frames and for glasses only in cases of major visual impairment, low benefit

... you pay these monthly contributions.

For employees:
up to **604 €** maximum employee share

For the self-employed:
from **266 €** to **1.174 €**

Rounded statutory health insurance contributions for childless self-employed persons or employees entitled to sickness benefit, with a long-term care contribution rate of 4.2%; an additional contribution rate of 2.5% has been assumed.

You have the choice between better and even better.

With our specific, target-group-oriented additional elements, you can tailor our comprehensive overall performance package even more individually to your wishes and requirements.

Securing your loss of earnings
In case of incapacity for work, needs-based security is important. The daily sickness allowance provides compensation in this case in the amount of your lost net income.

Security for children's illness:
AEmployees in the **ESP-V** tariff with a full sickness cost insurance from SIGNAL IDUNA receive a child sickness allowance. The prerequisite is that the sick child is also insured with us.

Your financial extra in the hospital
For each day of a hospital stay, we pay you a daily hospital allowance in the agreed amount. Unlimited in time, in cash, and tax-free.

You choose how affordable your contributions will be in old age
With **BE-SI**, the contribution relief tariff from SIGNAL IDUNA, you can provide for reduced contributions for your private SIGNAL IDUNA health insurance in old age today. This allows you to adapt the development of your contributions to your income.

Our contribution to your spa treatment
Medical preventive services, rehabilitation measures and follow-up rehabilitation are proven aids to maintain or restore your physical performance. However, high personal contributions can remain. Together with the tariff benefits of your full health insurance according to the tariffs of the „privat-SI" product line and the benefit of the **KurPLUS** daily spa allowance tariff, you can ideally cover these personal contributions..

Your private health insurance: more included and less complicated.

Three tariffs with a variety of convincing advantages.

Modern health insurance:
3 compact tariffs building on each other (START-SI, KOMFORT-SI, EXKLUSIV-SI).

Flexible adjustment options:
After 3, 5, and 7 years, you have the option to switch to higher-value tariffs without a new health check.

Most extensive family benefits in KOMFORT-SI and EXKLUSIV-SI: Postnatal gymnastics, temporary contribution exemption during parental leave/parental allowance, rooming-in, family room for childbirth, household help, childcare costs for a sick child, cryopreservation, in EXKLUSIV-SI temporary contribution-free child supplementary insurance.

High refund options: Entitlement to 2 monthly contributions from the 1st claim-free year in all three tariffs, in KOMFORT-SI additionally entitlement to a health bonus of up to 900 € / calendar year and in EXKLUSIV-SI also entitlement to a behavior bonus of up to 300 € / calendar year.

Simple budget solutions for naturopathy and for preventive measures. In the KOMFORT-SI and EXKLUSIV-SI tariffs, preventive measures, vaccinations, and dental prophylaxis up to a budget of 750 € per calendar year (prevention budget) do not reduce your refunds and are also reimbursed within an absolute deductible.

Promotion of health-conscious behavior:
Prevention courses, digital health services, a behavior bonus (EXKLUSIV-SI), and the prevention budget are available for this.stehen dafür bereit.

High-quality health services and a special adjustment clause so that reimbursement values do not lose value in the future.

No waiting times: Your insurance cover begins directly from the agreed start of insurance.

Protection abroad: Your insurance cover is valid througout Europe, without any special agreement, and also for 12 months in non-European countries. An international travel health insurance is possible on request.

Medical Assistance: Health phone, video chat, and help with arranging appointments in urgent cases.

Stable contributions in old age through:
– age-related reserves already calculated in the contribution
– additional age-related reserves from surpluses
– the statutory care supplement (10% of the contribution)
– on request: BE-SI - your contribution relief in old age.

Highlight best billing: The claim for the performance-related premium refund is retained even if invoices are submitted for reimbursement. As long as the reimbursement amount is below the possible claim for premium refund, the reimbursement of your invoice is considered a premium refund.

Our guarantee for you.

We keep our promise of performance!

Always there for you: our health services.

SIGNAL IDUNA Gesundheitswelt - Your partner for health

The SIGNAL IDUNA Gesundheitswelt offers you a variety of ways to manage your health in the best possible way – simply and conveniently.

Whether you want to learn about medications and their side effects or diseases, or understand important laboratory values – in our health portal, you will get quick and easy answers to your questions. Discover descriptive videos, valuable tips, and seasonal health specials. For more information, visit:
signal-iduna.gesundheitsportal-privat.de

With the free health hotline, we support our insured members around the clock. Experienced medical staff will answer questions about illnesses, medications, prevention, vaccinations, the search for medical care or a second opinion, and provide advice on preventive check-ups. Contact us at: **+49 231/135 9873**

Do you want to take active preventive measures and stay healthy? We support you according to your individual wishes, for example, with prevention courses for better stress management, healthy nutrition, or more exercise in everyday life. And if you should ever become ill, we are at your side with a specialist search for serious illnesses as well as a variety of health offers. In addition to digital programs, for example for back pain or stressful psychological situations, you can rely on our personal support for serious illnesses and for everything related to a hospital stay.

Whether you want to actively do something for your health, recover after an illness, or live with an illness in the best possible way – we are there for you:
signal-iduna.de/Gesundheitswelt

Your health - perfectly organized.

Personal Online Service

In the online portal, you have insight into your contracts at all times.

Learn more at:
meine.signal-iduna.de

One for everything – the „Meine SI Mobile App"

With the „Meine SI Mobile App," you enjoy the freedom to take care of your insurance matters anytime and anywhere – just as it suits you best.

- You get a compact overview of all your insurance policies and can handle many matters yourself.
- Selected services are available to you for this purpose. For example, you can conveniently submit your private health insurance invoices via the app. Track the processing status of the submitted invoices and keep an overview of your deductibles and maximum limits.
- 100% secure: Your data is in good hands with us. The processing of your data with the app is carried out according to the highest security standards.

You can find the app in the well-known app stores – or simply via the QR code.

„I trust an insurance company with experience.“

The decision for health insurance should not depend solely on cheaper contributions. A good insurance partner can be recognized by its services and benefits. Size and financial solidity also play an essential role.

Decide for SIGNAL IDUNA Krankenversicherung a. G. and thus for a partner with:

- well over 100 years of experience
- around 2.5 million insured persons, one of the largest private health insurers in Germany
- premium income of around 3.4 billion euros annually
- and a high-performance tariff offer - selectable to suit your wishes and needs

Excellent quality

The fact that customers make an excellent choice with SIGNAL IDUNA is also confirmed by the many positive ratings from independent rating agencies.

SIGNAL IDUNA

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