SIGNAL IDUNA

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Maintaining health: Private comprehensive health insurance

An overview of the cover – privatKOMFORT-PLUS/privatKOMFORT

Insured expenses	KOMFORT -PLUS	KOMFORT
Doctor up to the maximum GOÄ [1] rate	100 %	100 % for treatment by a general practitioner (doctor for general medicine, practitioner of medicine, internist), emergency doctor or specialist doctor (paediatrician, eye doctor or gynaecologist) 100 % for (further) treatment by a specialist doctor if the initial treatment is carried out by an above-named doctor and there is a corresponding referral 100 % for emergency treatment by a specialist doctor if this person is on call-out duty 100 % if treatment is carried out by a midwife 75 % for direct use of a specialist doctor/ treatment personnel not named above; this 25% excess is limited for all accompanying service types to a total of € 1,000 per calendar year (€ 500 for under 20s); 100 % reimbursement is provided thereafter
Dressings		
Vaccinations		
Preventative examinations	100 % for all preventative examinations (exception: diagnostic centres with prior approval only)	
Medication (generic)	100 %	
Medication (original preparations)	100 % for original preparations if generic medication is not available or a proven severe allergic (life-threatening) reaction is feared and always in the case of accident or emergency treatment; otherwise 80 %	100 % for original preparations if generic medication is not available or a proven severe allergic (life-threatening) reaction is feared and always in the case of accident or emergency treatment; otherwise 75 %
Alternative practitioner including prescriptions	80 % up to € 2,000 per calendar year of the refundable invoice amount	75 % up to € 1,000 per calendar year of the refundable invoice amount
Outpatient psychotherapy	80 % max. 50 sessions per calendar year (prior approval required after 31 sessions per calendar year)	75 % max. 50 sessions per calendar year (prior approval required after 31 sessions per calendar year)
Glasses (including lenses) and alternative contact lenses	100 % up to € 300, € 600 from 8 dioptres; always in the event of a change of eyesight by at least 0.5 dioptres in one eye, every 2 calendar years at the latest	100 % up to € 150, € 300 from 8 dioptres; always in the event of a change of eyesight by at least 0.5 dioptres in one eye, every 2 calendar years at the latest
Assistive decides (open catalogue of assistive devices)	100 % for assistive devices of the same type, up to € 1,000 once per calendar year without written approval, more than once per calendar year with prior approval only; 100 % for assistive devices over an invoice amount of € 1,000 with prior approval (reduction possible without prior approval)	
Therapeutic products named in the tariff (speech therapy and ergotherapy up to the maximum rates defined by the GOÄ [1])	100 % of the refundable invoice amount for therapeutic products prescribed for especially severe illnesses named in the tariff, otherwise 80 %	100 % of the refundable invoice amount for therapeutic products prescribed for especially severe illnesses named in the tariff, otherwise 75 %
Outpatient transport costs	100 % for emergency and accident transportation as well as journeys for dialysis, radiotherapy and chemotherapy, as well inability to walk to and from the nearest suitable doctor	100 % for emergency and accident transportation as well as journeys for dialysis, radiotherapy and chemotherapy
Outpatient operations	100 % and € 200 in addition to refundable outpatient services	

1 GOÄ = Schedule of fees for doctors

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Insured expenses	KOMFORT -PLUS	KOMFORT
Inpatient standard services	100 % for general hospital services	
Inpatient optional services	100 % for 2-bed room/chief physician without tariff restriction on the maximum GOÄ/GOZ [1] rate, 100 % for 1-bed room with an extra charge of € 40 per day; this does not apply for accident-related stays. Recommendation: secure € 40 daily hospital allowance as well	100 % 2-bed room/chief physician up to the maximum GOÄ [1] rate
Daily hospital allowance refund	€ 30 in the case of waiver of preferential doctor cover, € 20 for waiver of 1-bed or 2-bed room (the contributions are halved for under 20s)	
Accommodation/catering for a parent in the hospital (rooming-in)	100 % up to a maximum of € 25/day for max. 14 days per calendar year [5]	
Allowance for family and household care	€ 10 per hour (max. € 80/day) for max. 4 weeks per calendar year [6]	no
Inpatient transport	100 % to and from the nearest suitable hospital, including medically sensible and reasonable return transport from abroad; in the event of death abroad, max. € 11,000 for transportation costs or funeral at the place of death	
Dental treatment, dental prophylaxis	100 % [2] up to the maximum GOÄ/GOZ [1] rate; professional teeth cleaning twice per calendar year	
Dentures (including inlays and implant dentures)	90 % [2 3] up to the maximum GOÄ/GOZ [1] rate	
Orthodontics	80 % upon successful completion, up to the maximum GOÄ/GOZ [1] rate + 20 % [2] (beginning of treatment before the age of 22)	
Removal procedures	80 % for the first removal measure, unless costs are levied otherwise (prior approval necessary); this does not apply for nicotine removal	
Absolute excess, for outpatient and inpatient treatment only	KOMFORT 1/KOMFORT-PLUS 1 € 480 (€ 240 for under 20s) KOMFORT 2/KOMFORT-PLUS 2 € 960 (€ 480 for under 20s) KOMFORT 3/KOMFORT-PLUS 3 € 2.400 (€ 1,200 for under 20s)	
Premium refund, health bonus	2 monthly contributions' worth of success-dependent premium refund plus up to € 900 health bonus [4]	2 monthly contributions' worth of success-dependent premium refund
Right of choice	without a new health check after 36 or 72 months after the beginning of the first insurance policy in the respective tariff	

1 GOÄ = Schedule of fees for doctors
GOZ = Schedule of fees for dentists

2 Maximum contributions for dental treatment per insurance year: 1st year – € 750, 1st to 2nd year – € 1,500, 1st to 3rd year – € 3,000, 1st to 4th year – € 4,500 €, from 5 years in KOMFORT – € 5,000, KOMFORT-PLUS: no limit. The named limits do not apply in the event of an accident. In the event of an expected invoice amount of over € 1,500 (KOMFORT / KOMFORT-PLUS over € 2,500), a treatment and cost plan must be submitted before the start of the treatment.

3 Always 90 % if a dental check-up is carried out annually. Otherwise the reimbursement rate for dentures will reduce from the 3rd calendar year by 10 % per year to a maximum of 70 %; corresponding increases due to check-ups with negative results are possible.

4 The health bonus for unused cover (with the exception of tariff-based preventative examinations, preventative dental care and vaccinations) is € 600, € 750 or € 900 after 1, 2 or 3 and more consecutive calendar years; half for those aged under 20 and those on training tariffs. Times prior to insurance with no use of private or state insurance cover are taken into consideration.

5 The child (under 10) must be insured with the KOMFORT or KOMFORT-PLUS tariff. One parent must also be insured with a healthcare cost tariff of SIGNAL IDUNA Krankenversicherung a. G.

6 The prerequisite is that the head of the household must undergo inpatient treatment for medically necessary reasons and is insured under a KOMFORT or KOMFORT-PLUS tariff. The care or health of the person remaining in the household is not covered and no other person living in the household may continue it.

Please note: This printout contains nonbinding extracts from part I, II, and III of the applicable general conditions of insurance for the current unisex product line. The underlying insurance conditions of each contract shall be relevant for the contract content.