

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)
Dressings		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
Vaccinations		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
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 dioptries; always in the event of a change of eyesight by at least 0.5 dioptries in one eye, every 2 calendar years at the latest	100 % up to € 150, € 300 from 8 dioptries; always in the event of a change of eyesight by at least 0.5 dioptries in one eye, every 2 calendar years at the latest
Assistive devices (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

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 KOMFORT 2/KOMFORT-PLUS 2 € 960 KOMFORT 3/KOMFORT-PLUS 3 € 2.400	(€ 240 for under 20s) (€ 480 for under 20s) (€ 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.