

An overview of the cover – privatSTART-PLUS/privatSTART

Insured expenses	START-PLUS/START
Doctor up to the maximum GOÄ ¹ rate	100 % for treatment by a general practitioner (doctor for general medicine, practitioner of medicine, internist), emergency doctor or specialist doctor (paediatrician, eye doctor and 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 100 % for emergency treatment by a specialist doctor if this person is on emergency service or call-out duty
Vaccinations	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 preventative examinations according to statutorily introduced programmes
Medication (generic)	100 %
Medication (original preparations)	100 % for original preparations if generic medicine 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 practitioners	no
Outpatient psychotherapy	75 % max. 50 sessions per calendar year, only with prior approval
Glasses (including lenses) and alternative contact lenses	100 % up to € 150, from 8 dioptries € 300; 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 € 500 once per calendar year without written approval, more frequently than once per calendar year only with prior approval 100 % for assistive devices over a € 500 invoice amount 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)	75 % up to € 500 of the refundable invoice amount (maximum cover € 375 per calendar year) 100 % over € 500 for products prescribed for illnesses classed as especially serious in the tariff
Outpatient transport costs	100 % for emergency or accident transportation as well as journeys for dialysis, radiotherapy and chemotherapy
Outpatient operations	100 %

1. GOÄ = Schedule of fees for doctors

Insured expenses	START-PLUS	START
Inpatient standard services	100 % for general hospital services	
Inpatient optional services	100 % for accident-related hospital stays: 2-bed room/chief physician up to the maximum GOÄ ¹ rate	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 dental cleaning twice per calendar year	
Dentures (including inlays and implant dentures)	90 % ^{2,3} up to the maximum GOÄ/GOZ ¹ rate	75 % ^{2,3} up to the maximum GOÄ/GOZ ¹ rate
Orthodontic treatment (beginning of treatment before the age of 22)	80 % upon successful completion, up to + 20 % ² maximum GOÄ/GOZ ¹ rate	75 % ² up to the maximum GOÄ /GOZ ¹ rate
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	€ 480 (under 20s - € 240)	
Premium refund, health bonus	2 monthly contributions' worth of success-dependent premium refund plus up to € 600 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; only in tariffs that provide max. 2-bed rooms for inpatient care	

1 GOÄ = Schedule of fees for doctors

GOZ = Schedule of fees for dentists

2 Maximum contributions for dental treatment per insurance year: 1st year – € 500, 1st to 2nd year – € 1,000, 1st to 3rd year – € 2,000, 1st to 4th year – € 3,000 €, from 5 years – € 4,000. The named limits do not apply in the event of an accident. In the event of an expected invoice amount of over € 1,500, a treatment and cost plan must be submitted before the start of the treatment.

3 Always 75 % (START) or 90 % (START-PLUS) 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 55 % (START) or 70 % (START-PLUS); corresponding increases due to check-ups with negative results are possible.

4 The health bonus for unused cover is € 400, € 500 or € 600 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 cover of private or state insurers are taken into consideration.