

NK.select FLEX special conditions Insurance coverage of option for NK.select insured persons of Hallesche

Version of December 2022

Essential Parts of the NK.select FLEX special conditions

Option to switch within the Hallesche tariff line NK.select

- without a renewed risk assessment and
 - without waiting periods
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Part III of the General Terms and Conditions of Insurance

The special conditions NK.select FLEX (Part III of the General Terms and Conditions of Insurance) only applies in conjunction with Part I (German standard conditions 2009 of the Association of Private Health Insurance [MB/KK 2009]) and Part II (tariff conditions [TB/KK 2013]) of the General Terms and Conditions of Insurance.

We explain the technical terms which are used in our conditions and are marked with a ➤ symbol at the end of this tariff.

To make the General Terms and Conditions of Insurance easy to read, we generally use the masculine form. This always refers to the female form as well.

I. Who can take out the insurance?

We are the Hallesche Krankenversicherung a.G. (insurer). People can be insured in this special condition who,

- at the commencement of the insurance, have a residence in Germany, and
- have an ➤age not exceeding 66 years, and
- start this special condition ➤simultaneous as the insurance in the NK.select tariff line.

II. What option rights exist?

1. What option exists?

The option includes the right to higher insurance within the tariff line NK.select. Therefore the insured person can switch

- either in a tariff with higher performance, or
- a tariff level with a lower deductible.

2. When can the option be exercised?

2.1 In the following cases, you can exercise the option for the insured person on the next January 1:

a) once in total

after the expiry of 2, 5 or 8 ➤full calendar years after the ➤start of insurance. However, only if you have not ➤reduced the insurance coverage for the insured person during this time.

b) twice in total

after the expiry of 2, 5 or 8 full calendar years after the reduction of the insurance coverage for the insured person – but only to the immediately preceding tariff with its deductible/bonus level.

In the event of multiple reductions in insurance coverage, the following applies: The right to switch applies only to the last reduction and only to the immediately preceding tariff with its deductible/bonus level.

If you wish to take advantage of this option, you must apply for the switch no later than January 31 of the >respective year.

2.2 In the following cases, you may exercise the option for the insured person no earlier than the 1st of the first month and no later than the 1st of the seventh month after the occurrence of one of the following events:

- a) the insured person receives a retirement pension.
- b) the insured person >dynamizes his daily sickness allowance by at least 10% at once.
- c) the insured person takes up a new profession, changing from an employment relationship to self-employment or vice versa.
- d) after the expiry of 2 years after the insured person has taken up a new profession, changing from an employment relationship to a self-employed activity.

If you wish to exercise this option for the insured person, you must apply for the switch before the desired changing date.

3. How is the switch made?

The switch takes place without renewed risk assessment and without renewed >waiting periods. The contribution is based on the >age reached.

Risk surcharges are levied based on the degree of risk determined when the special conditions were concluded and the premium payable after switch.

In order to exercise the option, you must provide us with evidence of the occurrence of the respective event in accordance with Para. 2.2 upon request.

III. When do the special conditions end?

1. The special conditions end for the insured person when the comprehensive health insurance of the tariff line NK.select of the insured person ends, at the latest at the end of the month in which the insured person turns 68.

2. Notwithstanding § 13 (1) MB/KK 2009, you may terminate the special conditions for each insured person at the end of each month. This requires that

- the notice of termination reaches us in >text form at least 15 days in advance, and
- the special conditions for the insured person have already existed for at least 2 years on the date of termination.

Technical terms

Here we explain the technical terms which are used in our conditions and are marked with a ➤ symbol.

Age [Alter]

We calculate the age by subtracting your year of birth from the calendar year of the start of the insurance or policy change, e.g. 2023 – 2003 = 20.

Dynamized [dynamisiert]

This means that, in accordance with § 4 No. 2 TB/KT, the insured person insures the daily sickness allowance at a higher rate in proportion to the increase in net income upon application.

Full calendar year [Volles Kalenderjahr]

We understand a full calendar year to be the period between January 1 and December 31 of a year. I.e., if the comprehensive health insurance begins on January 1, the first full calendar year ends on December 31 of the same year. Example:

Exercise of the option on the next January 1 after 2 full calendar years

Start of insurance	Date of the switch
January 1, 2023	January 1, 2025
February 1, 2023	January 1, 2026

Reduction of the insurance coverage [Versicherungsschutz wurde reduziert]

With „reducing the insurance coverage“, we mean that

- a lower-performing NK.select tariff or
- a higher deductible in the existing NK.select tariff

has been chosen.

Respective year [Jeweiliges Jahr]

We understand by the respective year the same year, in which also the switch takes place. Example:

Exercise of the option on the next January 1 after 2 full calendar years

Start of insurance	Date of the switch	Request option by no later than
January 1, 2023	January 1, 2025	January 31, 2025
February 1, 2023	January 1, 2026	January 31, 2026

Start of insurance [Versicherungsbeginn]

The start of the insurance is the date listed in the insurance policy as the "original start of the insurance".

Simultaneous [gleichzeitig]

By simultaneous, we mean that the ➤start of insurance is the same for the special conditions and the comprehensive health insurance of the NK.select tariff line.

Textform [Textform]

The textform means: In writing, but does necessitate a hand-written signature, e.g. a fax or email is sufficient.

Waiting period [Wartezeit]

Waiting period is the time during which the insured person does not yet have protection from the insurance. It is calculated from the beginning of the insurance.