

Tariff PRIMO.Z (*plus*) Comprehensive Health Insurance

Version of January 2021

Essential Parts of the Tariff PRIMO.Z (*plus*)

Out-patient medical treatment, spa treatment

- 100% cost reimbursement for outpatient medical treatment by the primary care physician or after referral to a specialist, otherwise 75%
- cost reimbursement for naturopathic treatment by doctors pursuant to the list of rates
- 100% cost reimbursement for preventive medical check-ups pursuant to legally introduced programmes
- 100% cost reimbursement for rides and transports
- 100% cost reimbursement for radiation diagnosis and therapy by the primary care physician or after referral to a specialist, otherwise 75%
- 75% cost reimbursement for therapies as itemised in the list of remedies
- 75% cost reimbursement for medicines and bandages up to € 2,000, beyond that 100%
- 100% cost reimbursement for visual aids up to € 125
- 100% cost reimbursement for refractive surgery up to a € 500 invoice amount per eye
- 75% cost reimbursement of costs for aids
- rate reimbursement for vaccinations according to STIKO recommendations
- 75% cost reimbursement for psychotherapy for 50 sessions per calendar year
- 75% cost reimbursement for alternative practitioner treatment up to a € 1,000 invoice amount

Dental benefits

- 100% cost reimbursement for dental treatment at maximum invoice amounts
- 75% cost reimbursement for dental prostheses at maximum invoice amounts
- 75% cost reimbursement for orthodontic measures at maximum invoice amounts

In-patient medical treatment

- 100% cost reimbursement in multi-bed room
- 100% cost reimbursement for treatment by an in-patient doctor
- 100% cost reimbursement in a double room (tariff level PRIMO.Z *plus*)
- 100% cost reimbursement for private medical treatment (tariff level PRIMO.Z *plus*)
- 100% cost reimbursement for ambulance service

Deductible/bonus

- The following deductibles shall apply per person for the tariff levels PRIMO.SB 1 Z (*plus*) - PRIMO.SB 3 Z (*plus*):
 - € 1,200 for the tariff level PRIMO.SB 3 Z (*plus*)
 - € 600 for the tariff level PRIMO.SB 2 Z (*plus*)
 - € 300 for the tariff level PRIMO.SB 1 Z (*plus*)
- For the tariff level PRIMO.*Bonus* Z (*plus*), the insured person shall receive a monthly bonus of € 30, which shall be offset in the event of a benefit claim, i.e. up to € 360 shall then be deducted from the benefit.

Not insured

- accommodations and food during spa treatment
- artificial insemination

Part III of the General Terms and Conditions of Insurance

This tariff (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.

I. Insurability

Eligible for insurance are persons

- for whose occupational group the insurer does not offer special tariffs (e.g. medical doctors) and
- who are resident in the insurer's area of activity at the commencement of the insurance.

This equally applies to family members living with these persons in a domestic community and to family members financially dependent on them.

Apart from tariff PRIMO.Z, no other medical expenses insurance may be continued or concluded with Hallesche Krankenversicherung or any other private health insurance company. Per diem hospital allowance, per diem sickness allowance, nursing care insurance, the special conditions for modified premium payment (MBZ./flex) and supplementary insurance for foreign travel can be taken out together with the tariff PRIMO.Z.

II. Insurance benefits

The following expenses are eligible for reimbursement:

1. Out-patient medical treatment, spa treatment

Medical services are reimbursable within the framework of the German Fee Schedule for Physicians (GOÄ) up to their maximum rates (see Annex 1). Services provided by midwives or male midwives are reimbursable according to the Official Fee Schedule for Midwives and Male Midwives.

1.1 Medical treatment

This includes:

Consultations, visits, treatments, examinations, way-charges, operations and special services.

Expenses for artificial insemination are not reimbursable - even in the case of inpatient treatment.

Eligible expenditure will be reimbursed pursuant to Section II.1.20.

1.2 Natural medicine

In addition, there is insurance cover for the following naturopathic treatments by doctors:

- Hydro- and balneotherapy (baths, casts, pressure jet massages, wraps, packs and vapours)
- Cold and heat therapy
- Exercise therapy
- Respiratory therapy
- Leech treatment
- Cupping
- Chirotherapy
- Preparations for phytotherapy
- Preparations for Anthroposophy
- Classical homeopathy
- Acupuncture for pain treatment

Insofar as medical services are concerned, these are reimbursable pursuant to Section II.1.1 and are to be reimbursed pursuant to Section II.1.20.

Insofar as these are therapeutic products, they shall be reimbursed pursuant to Section II.1.6. If these are medicinal products, they shall be reimbursed pursuant to Section II.1.7.

1.3 Preventive medical checkups

Expenditure on preventive medical check-ups for the early detection of diseases in accordance with the programmes introduced by law without age limit is eligible.

100% of the eligible expenses will be reimbursed.

1.4 Rides and transports

Reimbursable are rides and transports to and from the nearest available suitable doctor or hospital in the case of

- emergencies,
- dialysis,
- deep radiation therapy,
- chemotherapy.

Transports are reimbursable if professional care or the special facilities of a special means of transport are required during transportation.

100% of the eligible expenses will be reimbursed.

1.5 Radiation diagnostics and therapy

Eligible expenditure will be reimbursed pursuant to Section II.1.20.

1.6 Remedies

Insurance cover exists for the following remedies:

Inhalations, physiotherapy/exercise, massages, physiotherapeutic palliative care, packs/hydrotherapy/baths, cold and heat treatment, electrotherapy, light therapy, speech therapy, occupational therapy, podiatry, nutritional therapy, birth preparation/pregnancy gymnastics and postnatal gymnastics.

Following prior written consent, insurance cover also exists for rehabilitation sports / functional training in groups by recognised service providers.

Up to 75% of eligible expenses will be reimbursed up to the prices itemised in the therapies list (Annex 2).

1.7 Medicine and dressing materials

75% of eligible expenses are to be reimbursed per person and calendar year up to the amount of € 2,000; the part exceeding € 2,000 at 100%.

The following shall not be considered as medicines: ovulation inhibitors (unless they are medically necessary for the treatment of an underlying disease such as acne), geriatrics, nutrients and tonics (with the exception of the medicament-like nutrients described in § 4, Part II, Paragraph 5 of the General Terms and Conditions of Insurance), hair restorers, slimming preparations, hormone preparations in the context of anti-aging measures, potency-promoting, cosmetic and disinfectant preparations, pure mineral waters, bath additives, etc., even if they are prescribed by the practitioner and contain curative substances.

1.8 Vaccinations

The expenses for flu shots, vaccinations against tetanus, diphtheria, rabies, poliomyelitis and for ticks are reimbursable.

Expenses for individual and multiple vaccinations recommended by the Standing Vaccination Commission at the Robert Koch Institute (STIKO) shall also be reimbursable; exempt shall be vaccinations recommended for trips abroad and vaccinations due

to professional activity which the employer is obliged to offer based on the provisions of law.

Eligible expenses for medical services (counselling, prescription and vaccination) are eligible under Section II.1.1 and are to be reimbursed under Section II.1.20.

The costs of the vaccine are to be reimbursed as a medicinal product pursuant to Section II.1.7.

1.9 Medical aids (with the exception of visual aids)

1.9.1 Definition of aids

Expenditure on aids (material and technical resources and prostheses) of standard design (simple design) is eligible,

- which directly alleviate or compensate for disabilities, the consequences of illness or accidents (e.g. invalid lifts, prostheses),
- which are necessary for therapy and diagnostics (e.g. blood pressure monitors),
- which are necessary for life support (life-support equipment such as ventilators).

The purchase and training of a guide dog are also eligible. Expenses for the use of communication assistance in accordance with the Communication Assistance Ordinance (e.g. sign language interpreters, written interpreters) shall also be eligible, provided this is necessary for the use of services in accordance with this tariff.

Expenditure for training, maintenance and repair of aids, excluding repairs to soles and heels of made-to-measure orthopaedic footwear, shall also be eligible.

Not eligible for reimbursement are aids

- whose costs must be reimbursed on the merits by the compulsory health care insurance scheme,
- which are allocable to the fitness, wellness and/or relaxation area,
- which are articles of daily use and hygiene products (e.g. fever thermometers, anti-allergy bedding).

1.9.2 Maximum invoice amounts

The following aids are eligible for reimbursement up to the listed invoice amounts:

- hearing aids up to an invoice amount of € 1,500 per hearing aid; a claim to the benefit for the renewed purchase of a hearing aid is to arise at the earliest five years after the last purchase. These limitations shall not apply to partially or fully implantable hearing aids if they are the only way to compensate for hearing loss.
- orthopaedic shoes up to an invoice amount of € 250 per calendar year.

1.9.3 Reimbursement

75% of the eligible expenses for aids will be reimbursed.

90% of the eligible expenses for aids whose invoiced amount would exceed € 350 if purchased by the patient himself will be reimbursed, provided

- the medical prescription is submitted to the insurer before the aid is procured, and
- the insurer is instructed to deliver the aid (loaned equipment or purchase) via its partners or suitable medical supply stores.

This shall also apply to reimbursable expenses for aids below an invoice amount of € 350 in each case if multiple purchases of aids (e.g. stoma articles) become necessary within a calendar year.

If these conditions are met, 90% of the eligible expenses are to be reimbursed even if the insurer cannot have the aid delivered.

1.9.4 Limitation of the own contribution for aids

If the eligible expenses exceed € 10,000 per person and per calendar year, the excess will be reimbursed at 100%. Expenses resulting from exceeding the invoice ceilings referred to in Item 1.9.2 are not eligible expenditure.

1.10 Visual aids (glasses or contact lenses) and refractive surgery

- 100% of the costs of visual aids are eligible up to a total amount of € 125. A benefit claim to the purchase of new visual aids will arise two years after the last purchase. Before the expiry of two years, a new claim will only arise if the visual acuity changes by at least 0.5 diopters.

- Expenses in connection with the correction of ametropia by means of refractive surgery (e.g. LASIK) are to be reimbursed up to an invoice amount of € 500 per eye. A renewed benefit claim for each eye arises after five years at the earliest.

1.11 Psychotherapy

Each calendar year, 50 sessions are reimbursed at 75%.

1.12 Sociiotherapy

Expenses for sociotherapy are reimbursable if the insured person is not able to make independent use of medical or medically prescribed services due to serious mental illnesses and if this is suitable to avoid or shorten hospital treatment, or if hospital treatment is necessary but not feasible.

For sociotherapy, doctors of psychiatry or neurology or, if prescribed by such doctors, specialists in sociotherapy may also be involved.

A claim exists for a maximum of 120 hours within three years per insured event.

Expenses for doctors are reimbursable within the scope of the fee framework of the German Fee Schedule for Physicians (GOÄ).

In the case of expenses for specialists in sociotherapy, the maximum reimbursable amount shall be the amount that would be required to provide care for a person insured under the statutory health insurance scheme.

100% of the eligible expenses will be reimbursed.

1.13 Services provided by midwives/ male midwives

Expenses for midwifery assistance (e.g. maternity care, antenatal care, obstetrics, postpartum care, way-charges) shall be eligible, even if these are provided by male midwives.

In the case of a delivery in a facility run by midwives or male midwives (e.g. birth centre, midwife house), the expenses incurred shall be reimbursable, but at most the expenses that would have been incurred had the birth taken place in a hospital. These expenses shall also be reimbursable if a transfer to a hospital becomes necessary after a birth that has begun (onset of incipient labour or rupture of the bladder).

100% of the eligible expenses will be reimbursed.

1.14 Specialised outpatient palliative care

Eligible for reimbursement shall be expenses for medically prescribed specialised outpatient palliative care, which is aimed at enabling the insured person to be cared for in the home or family environment, if

- the insured person suffers from an incurable, progressive and highly advanced disease,
- a limited life expectancy of weeks or a few months - or years in the case of children - is anticipated, and
- particularly elaborate care is necessary.

The term "home environment" shall also include old people's homes, in-patient care facilities and hospices.

100% of the eligible expenses incurred through doctors and specialists for specialised outpatient palliative care shall be reimbursed, up to the amount that would be required for the care of an insured person in the statutory health insurance scheme.

1.15 Home nursing care

Eligible for reimbursement shall be expenses for medically prescribed home nursing care (consisting of medical treatment, basic care and domestic care) outside of inpatient facilities such as nursing homes, hospices and rehabilitation facilities by suitably qualified personnel, if and insofar as a person living in the household is unable to care for and treat the sick person to the extent necessary and if

- home nursing care is necessary to ensure that the aim of the medical treatment is achieved (protective care), or
- hospital treatment is necessary but not feasible or if it can be avoided or shortened by nursing care at home (hospital avoidance care),

to the following extent:

- a) In the case of preventive care and care to avoid hospital stays, the expenses for medical treatment required in specific cases (e.g. wound care, changing dressings) shall be reimbursable.

In the case of care to avoid hospital stays, moreover, expenses for basic care required in specific cases (e.g. personal hygiene, dressing and undressing) as well as domestic care (e.g. shopping, cooking) shall be reimbursable for up to four weeks per insured event, provided there is no need for long-term care in the terms of long-

term care insurance. Beyond four weeks, these expenses shall only be reimbursable if and insofar as the insurer has previously agreed to them in writing. Prior written approval shall be given, provided the prerequisites still exist.

- b) 100% of the eligible expenses referred to in Paragraph (a) shall be reimbursed, if appropriate. Expenses up to the amount of the generally customary local rates shall be considered "appropriate".

If there is a particularly heavy need for medical treatment care on a long-term basis, tentatively for at least 6 months, which requires the constant presence of a suitable nurse for individual control and readiness for action, intensive care shall exist particularly when the intensity and frequency of therapeutic nursing measures are unpredictable during the day and at night or the operation and monitoring of a life-supporting aid (e.g. a ventilator) are necessary during the day and night.

If such intensive care is possible both in the home environment and in a suitable facility (nursing home) located within a radius of 50 km thereof, the respectively most favourable costs for treatment shall be deemed appropriate; this shall not apply to intensive care in the home environment for persons who have not yet reached the age of 18.

Appropriate expenses for intensive care shall also be reimbursed in inpatient facilities (e.g. nursing homes).

In order to determine the appropriateness of the expenses, it is recommended that a cost guarantee be obtained from the insurer.

1.16 Social pediatrics and early intervention

Provided there is no claim against other funding agencies, expenses for social pediatrics and early intervention in social pediatric centres shall be reimbursable up to the amount of the lump sums agreed with the statutory funding agencies.

1.17 Medical training for the chronically ill

Reimbursable shall be appropriate expenses for initial and follow-up training, in particular for diabetes, asthma or neurodermatitis. From an invoice amount of more than € 500 per calendar year, the costs exceeding this amount shall only be reimbursable if

the insurer has promised the benefit in writing in advance.

Training shall be defined as measures rendered by providers with appropriate technical and pedagogical qualifications, on the basis of proven and evaluated concepts and under suitable organisational conditions for implementation. Documentation of participation must be submitted.

1.18 Spa treatment

In the case of a cure in a spa or health resort, also during a stay in a sanatorium or in-patient cure, expenses pursuant to Section II.1.1. to 1.11 are reimbursable. Expenses for visitor's tax and spa plans are reimbursed at 100%.

1.19 Outpatient treatment by alternative practitioners

Alternative practitioners in the terms of the German Alternative Practitioners Act may be used. Eligible expenses shall include all examination and treatment methods listed in the List of Charges for Alternative Practitioners (GebÜH - 1985), including remedies and travel expenses up to the respective maximum amount listed, as well as medicines and dressings.

75% of the eligible expenses shall be reimbursed up to an annual invoice amount of € 1,000.

If the insurance does not start on 1 January of a calendar year, the amount of € 1,000 for this year shall decrease by 1/12th for each uninsured month. If the insurance ends during the calendar year, the respective maximum amount shall not decrease.

1.20 The following shall be reimbursed:

- a) the reimbursable expenses pursuant to
- Section II.1.1 medical treatment at 100%,
 - Section II.1.5 radiation diagnostics and therapy at 100%,

if the treatment is carried out by a primary care practitioner, ophthalmologist, gynaecologist, paediatrician without a specialisation (see Annex 4), emergency doctor or doctor on call.

The primary care physician must be named to the insurer the first time benefits are claimed under this tariff - or if the primary care physician changes. A general practitioner or a practicing physician can be chosen as a primary care physician. By way of excep-

tion, an internist without a specialisation (see Annex 4) may be chosen as a primary care physician; however, the approval of the insurer must be obtained for this. The reimbursement percentage of 100% shall also apply to treatment by doctors other than those mentioned above if the primary care physician arranges for further treatment and confirms this informally. Such confirmation is to be attached to the reimbursement application.

In the case of treatment by emergency doctors or doctors on call, the invoice must show that the treatment was provided as part of an emergency or on-call service.

If the insured person is more than 100 km away from his/her place of residence, any general practitioner or practicing physician shall be considered as a primary care physician in the terms of this tariff, even without having been previously named to the insurer.

b) the reimbursable expenses pursuant to

- Section II.1.1 medical treatment at 75%,
- Section II.1.5 radiation diagnostics and therapy at 75%,

if the treatment is provided by doctors other than those mentioned above (see Section II.1.20a)), without the primary care physician having referred them for further treatment

or

if an internist (without a specialisation designation) is chosen as a primary care physician without the insurer's approval.

If the primary care physician arranges for further treatment by the specialist after the (initial) treatment and confirms this informally, reimbursement pursuant to 1.20a) shall be made from this point onwards. Such confirmation is to be attached to the reimbursement application.

2. Dental services

Dental services shall be reimbursable within the framework of the German Fee Schedule for Dentists and Physicians (GOZ/GOÄ) up to their maximum rates (see Annex 1).

Dental services pursuant to Annex 5 (List of Prices and Dental Services) shall be reimbursable up to the prices stated therein.

2.1 Dental treatment

This shall include general, prophylactic, conservative and surgical services, X-ray services, periodontal treatment as well as examinations and consultations.

100% of eligible expenses shall be reimbursed (see also Section II.2.4 Maximum invoice amounts).

2.2 Dentures

Dental prostheses include prosthetic services, dental crowns, dental bridges, dentures, repair of dental prostheses, bite aids and splints, implants (including the preparatory surgical measures required in this context to build up the jawbone) and inlays (metal / ceramics / plastics) as well as functional analytical and functional therapeutic measures that are incurred in connection with dental prostheses.

75% of eligible expenses shall be reimbursed (see also Section II.2.4 Maximum invoice amounts).

The benefits according to the tariff for dentures shall require that the insurer be furnished a treatment and cost plan (including the cost estimate of the dental laboratory) before the start of treatment, if the incurred costs will tentatively exceed an invoice amount of € 2,500. If no plan is furnished, only a claim to half of the benefits according to the tariff will exist for the reimbursable expenses beyond € 2,500.

In the case of dental prostheses in the form of implants, a treatment and cost plan (including the cost estimate of the dental laboratory) must be submitted to the insurer prior to commencement of treatment, irrespective of the amount invoiced. If no plan is furnished, only a claim to half of the benefits according to the tariff shall exist for the reimbursable expenses, irrespective of the amount of the invoice.

2.3 Orthodontic measures

Orthodontic measures shall also include functional, analytical and therapeutic measures which are carried out in connection with orthodontic measures.

75% of the eligible expenses shall be reimbursed (see also Section II.2.4 Maximum invoice amounts).

In the case of orthodontic measures, a treatment and cost plan (including the cost estimate of the dental laboratory) must be submitted to the insurer prior to commencement of treatment, irrespective of the amount of the invoice.

2.4 Maximum invoice amounts

For benefits in accordance with Section II.2.1 to 2.3, the following maximum reimbursable invoice amounts, based on which the benefit is rendered, shall apply together:

total

- € 1,000 in the 1st calendar year,
- € 2,000 in the 1st to 2nd calendar year,
- € 3,000 in the 1st to 3rd calendar year,
- € 4,000 in the 1st to 4th calendar year,
- € 5,000 in the 1st to 5th calendar year,
- € 5,000 per year from the 6th calendar year

The respective maximum amount refers to the eligible expenses incurred for treatments in the respective calendar year or years.

The maximum invoice amounts listed above do not apply to any insurance event caused by an accident, provided the accident occurs after the contract is concluded and is documented by a medical certificate.

Benefits shall always be settled in the order of submission of the cost vouchers and the treatment dates mentioned therein.

3. In-patient medical treatment

Reimbursable shall be 100% of the expenses for

3.1 General hospital benefits

- a) In hospitals that charge in accordance with the Hospital Fee Act or the Federal Ordinance on Nursing Fees, nursing rates, special fees, flat rates per case and the medically necessary admission of an accompanying person (rooming-in) shall be considered as the costs of general hospital services; if the insured person has not yet reached the age of 16 at the beginning of inpatient treatment, the admission of an accompanying person shall always be deemed to be medically necessary.
- b) In hospitals that do not charge in accordance with the Hospital Fee Act or the Federal Ordinance on Nursing Fees, the expenses for a stay in a three-bed or multi-bed room (general care class), including medical services and ancillary costs, the services of a midwife and a male midwife as well as the medically necessary admission of an accompanying person (rooming-in) shall be deemed to be general hospital services; if the insured person has not yet reached

the age of 16 at the beginning of the inpatient treatment, the admission of an accompanying person shall always be deemed medically necessary.

The insurer shall be obliged to pay for the expenses of such hospitals in Germany, provided they do not exceed 50% of the fees stipulated in the Hospital Fees Act or the Federal Ordinance on Nursing Fees. Decisive for the calculation shall be the base case value of the federal state in which the insured person has been treated. The limitation shall not apply if, in the context of an emergency, i.e. treatment that cannot be planned, the hospital is the nearest suitable treatment facility.

The separately calculated remuneration of the attending physician, the attending midwife and the male midwife shall also be considered general hospital services.

The separately calculated remuneration of the attending physician shall be reimbursable within the framework of the German Fee Schedule for Physicians (GOÄ) up to the maximum rates thereof (see Annex 1). Dental services during inpatient treatment shall be reimbursable pursuant to II.2.

In the case of treatment abroad, up to the maximum price of general hospital services in the Federal Republic of Germany shall be reimbursed. These reimbursements shall also cover medical costs and all ancillary expenses.

3.2 Optional services

- a) In hospitals which settle fees in accordance with the Hospital Compensation Act or the Federal Nursing Rate Schedule, accommodations in a one- or two-bed room (supplement to the care rate) separately billable in accordance with the Hospital Compensation Act or the Federal Nursing Rate Schedule and separately agreed private medical care are considered elective benefits.
- b) In hospitals which do not settle fees in accordance with the Hospital Compensation Act or the Federal Nursing Rate Schedule, the additional costs for a one- or two-bed room and separately agreed private medical care are considered elective benefits. If these costs cannot be documented, the corresponding costs of the nearest comparable hospital will apply.

Separately agreed private medical treatment shall be reimbursable, provided it may be charged within the framework of the Fee Schedule for Physicians (GOÄ) and does not exceed the maximum rates (see Annex 1).

Reimbursement at the individual tariff level is described in Section II.3.4.

3.3 Patient transport

Transport to and from the nearest suitable hospital.

3.4 Reimbursement

100% of the eligible costs shall be reimbursed

- a) at the tariff level PRIMO.Z *plus* for a stay in a two- or multi-bed room.

In the case of a stay in a single room, reimbursement shall be limited to private medical treatment, ambulance transport and other reimbursable expenses that would have been incurred if the stay had been in a two-bed room. If these costs cannot be documented, the corresponding expenses of the nearest comparable hospital shall apply.

The policyholder shall receive a per diem hospital allowance for optional hospital services not used

- in the amount of € 20 per day in the case of non-utilisation of the accommodation supplement.
- in the amount of € 25 per day if the cost reimbursement for separately agreed private medical treatment is not used.

- b) at the tariff level PRIMO.Z for stays in single, two-bed or multi-bed rooms limited to general hospital services and patient transport.

3.5 Inpatient hospice care

Expenses for medically prescribed, necessary inpatient or semi-inpatient care in a hospice in which palliative medical treatment is provided shall be reimbursable if

- the insured person suffers from an incurable, progressive and highly advanced disease,
- a limited life expectancy of weeks or a few months - or years in the case of children - is anticipated, and

- outpatient care in the household or family of the insured person or care in a care facility can no longer be adequately provided.

Reimbursable expenses shall be reimbursed up to the amount that would be required to care for a person insured under the statutory health insurance scheme, after deduction of other claims for benefits, e.g. from private nursing care insurance.

III. Bonus and deductible to promote cost-conscious behaviour

1. Bonus

At the tariff level *PRIMO.Bonus Z*, the policyholder receives for each insured person per insured month, in the insurance cover according to the tariff *PRIMO.Bonus Z*, a bonus of € 30. This results in a maximum bonus of € 360 per calendar year per insured person.

The bonus shall be paid monthly into an account of the policyholder. The prerequisite for the payment of the bonus is the payment of the premium by direct debit.

If invoices are submitted for reimbursement, the entire annual bonus of € 360 shall be credited towards the reimbursement amount. This shall also apply if the *PRIMO.Bonus Z* insurance ceases before the end of a calendar year.

If the insurance does not commence on 1 January of a calendar year, the credit for this year shall decrease by 1/12th for each uninsured month.

2. Deductible

Deductibles apply at the following tariff levels. The rate benefit is reduced by the agreed deductible.

The deductible per insured person is

- € 300 at the tariff level *PRIMO.SB 1 Z*
- € 600 at the tariff level *PRIMO.SB 2 Z*
- € 1,200 at the tariff level *PRIMO.SB 3 Z*

The respective deductible refers to the total amount to be reimbursed in a calendar year for the insured person, including the per diem hospital allowance for unused cost reimbursement for optional hospital services.

If the insurance in tariff level *PRIMO.SB 1 Z*, *PRIMO.SB 2 Z* and *PRIMO.SB 3 Z* does not commence on 1 January of a calendar year, the respective deductible for that year shall be reduced by

1/12th for each uninsured month. If the insurance ends during the calendar year, the deductible does not decrease.

IV. Submission of cost vouchers

It is recommended to submit cost vouchers only as of the amount of the respective deductible or annual bonus, which is

- € 360 at the tariff level *PRIMO.Bonus Z*
- € 300 at the tariff level *PRIMO.SB 1 Z*
- € 600 at the tariff level *PRIMO.SB 2 Z*
- € 1,200 at the tariff level *PRIMO.SB 3 Z*

V. Benefits abroad

1. Additional insurance for travel abroad (e.g. tariff *URZ*) may be taken out to cover repatriation from abroad as well as benefits for travel abroad at short notice.

2. In case of a temporary stay abroad, the limitation to the maximum price of general hospital services in Germany and to the German official fee schedules (such as the Fee Schedule for Physicians/Dentists) may be rescinded for the duration of the stay by another agreement. Within the framework of this other arrangement, the insurer may request a reasonable premium surcharge.

The insurer undertakes to conclude this agreement if applied for within 6 months of commencement of the stay abroad at the latest. If such application is submitted after the start of the stay abroad, the agreement shall commence on the first day of the month following the application, unless the policyholder requests a later start.

3. In the event of a relocation of the habitual place of residence to a member state of the European Union or to a state which is party to the Agreement on the European Economic Area or to Switzerland, the following provision shall apply instead of § 1, Part II, Paragraph 6 of the General Terms and Conditions of Insurance.

On application, the agreement referred to in No. 2 may be continued for the duration of the habitual place of residence or may be agreed for the first time - retroactively to the date of the relocation of the habitual place of residence. There shall be no limitation to the benefits which the insurer would have to provide during a stay in Germany.

The application must be submitted to the insurer at the latest within 6 months of the relocation of the habitual place of residence.

VI. Option

a) After the end of the third insurance year since the commencement of insurance, the insured person shall have in the tariff PRIMO.Z as of 1 January of the following calendar year the following options within the tariff PRIMO.Z:

- The existing insurance cover may be changed to a lower deductible level.
- The existing insurance cover may be converted to the same insurance cover with optional inpatient benefits (e.g. PRIMO.*Bonus Z* to PRIMO.*Bonus Z plus*).

These options may be exercised individually or together.

The insurer shall accept such an application without a new medical examination and without new waiting periods if the reclassification is requested at least two months before the date of the changeover.

b) If the insured person changes the insurance cover to a higher deductible level during parental leave pursuant to the Federal Law on Parental Benefits (BERzGG), the following option exists for a change-back:

If the aforementioned prerequisite ceases to apply, the insurer shall accept an application for a change back to the original prerequisite with effect from the date on which the prerequisite ceases to apply without a new medical examination and without new waiting periods. The application for the change back to the original prerequisite must be submitted within two months after the cessation of the parental leave.

VII. Adjustment of benefits

Pursuant to § 8b, Part I, No. 1 and § 8b, Part II of the General Terms and Conditions of Insurance (MB/KK 2009), in the event of a not merely temporary variation between the actual and calculated benefit payments required, the premiums may be adjusted with the approval of the trustee.

To maintain the value of the insurance cover, in the event of a premium adjustment in the tariff PRIMO.Z, reimbursable maximum amounts fixed in terms of amount, as an alternative per diem hospital allowance and the bonus in accordance with Section III of the tariff PRIMO.Z, may be changed with the approval of the Trustee.

The insurer shall also be entitled, subject to the prerequisites in § 203(3) of the Insurance Agreements Act (see Annex 7) and § 18, Part I, Paragraph 1 of the General Terms and Conditions of Insurance (MB/KK 2009), to adjust the benefits and maximum prices stated in the list of remedies and in the list of Prices and Dental Services to the changed conditions with effect for existing insurance relations, also for the unexpired part of the insurance year.

VIII. Obligations

Further medical expenses insurance in addition to the insurance in accordance with the tariff PRIMO.Z shall not be permissible for any of the insured persons. This shall not apply to per diem hospital allowance, per diem sickness allowance, nursing care insurance, the special conditions for modified premium payment (MBZ.*flex*) and supplementary insurance for travel abroad.

With the restrictions stipulated in § 28, Paragraphs 2 to 4 of the Insurance Agreement Act (see Annex 7), the insurer shall be free in whole or in part from the obligation to render benefits if these obligations are breached. Furthermore, subject to the prerequisite in § 28 (1) of the Insurance Agreements Act (see Annex 7), the insurer may terminate the contract without notice within one month after the breach of obligation has become known, provided the insurance does not serve to fulfil the obligation to insure.

IX. Annex

Annex 1

The maximum rates of the Fee Schedule for Physicians (GOÄ) are currently 3.5 times the rate for personal medical services or 2.5 times the rate for technical medical services or 1.3 times the rate for services pursuant to Section M (laboratory services) and in accordance with Section 437 of the Fee Schedule for Physicians. The maximum rate of the Fee Schedule for Dentists is currently 3.5 times the rate.

Annex 2

List of remedies see pages 13 – 16

Annex 3

(deleted)

Annex 4

Specialty designations are:

- for pediatricians e.g. pediatric cardiology, neonatology,
- for internal medicine specialists e.g. angiology, endocrinology, gastroenterology, haematology, internal oncology, cardiology, nephrology, pneumology, rheumatology.

Annex 5

For a list of prices and services for technical dental services, see pages 17 – 22

Annex 6

Overview of tariff levels

The individual tariff level differ in the amount of the deductible, the reimbursement percentage for dentures and optional services. All other insurance benefits are identical.

Rate description	Deductible	Dentures**	Optional services (private doctor / two-bed room)**
PRIMO.Bonus Z	-*	75%	-
PRIMO.Bonus Z plus	-*	75%	100%
PRIMO.SB 1 Z	€ 300	75%	-
PRIMO.SB 1 Z plus	€ 300	75%	100%
PRIMO.SB 2 Z	€ 600	75%	-
PRIMO.SB 2 Z plus	€ 600	75%	100%
PRIMO.SB 3 Z	€ 1,200	75%	-
PRIMO.SB 3 Z plus	€ 1,200	75%	100%

* The policyholder shall receive a bonus of € 30 for each insured person per insured month; this shall result in a maximum bonus of € 360 per calendar year per insured person. If invoices are submitted for reimbursement, the entire annual bonus of € 360 shall be credited towards the reimbursement amount. This shall also apply if the insurance according to PRIMO.Bonus Z (plus) ends before the end of a calendar year.

** The percentage refers to the eligible expenditure pursuant to Section II.2. or II.3.

Annex 7

Insurance Agreement Act [Versicherungsvertragsgesetz, VVG]

§ 28 Breach of a contractual obligation

(1) In the event of a breach of a contractual obligation which is to be fulfilled by the policyholder in relation to the insurer before the occurrence of the insurance event, the insurer may terminate the agreement without notice within one month after which the insurer receives knowledge of the breach, unless the breach is not based on intentional action or gross negligence.

(2) If the agreement stipulates that the insurer is not obliged upon the breach of a contractual obligation to be fulfilled by the policyholder to render benefits, the insurer shall be free of the duty to render benefits, provided the policyholder has intentionally breached the obligation. In the event of a grossly negligent breach of the obligation, the insurer shall be entitled to reduce its benefits in corresponding proportion to the severity of the negligence of the policyholder; the burden of proof for the non-existence of gross negligence shall be borne by the policyholder.

(3) At variance with Paragraph 2, the insurer shall be obliged to render benefits if the breach of the obligation was not the cause of the occurrence or

the determination of the insurance event or for the determination or scope of the insurer's duty to render benefits. Sentence 1 shall not apply if the policyholder has fraudulently breached the obligations.

(4) In the event of a breach of a duty to provide information or clarification existing after the occurrence of an insurance event, the full or partial freedom of the insurer from the duty to render benefits in accordance with Paragraph 2 shall be contingent on the prerequisite that the insurer has instructed the policyholder through separate notice in text form of this legal consequence.

§ 203 Premium and condition adjustment

(3) If, in the case of health insurance in the terms of Paragraph 1, Sentence 1, the insurer's routine right of termination is excluded by law or contract, the insurer shall be entitled, in the event of a change in the conditions of the health care system which is not to be regarded as merely temporary, to adjust the General Terms and Conditions of Insurance and the rate provisions to the changed conditions, if the changes appear necessary to adequately safeguard the interests of the policyholders and an independent trustee has examined the prerequisites for the changes and confirmed their appropriateness.

Annex 2 – List of remedies

This includes physical therapy, physiotherapy, occupational therapy, speech therapy, etc.

The guideline value in the terms of the list of remedies shall be the time specified for the regularly medically necessary duration of the respective therapeutic measure (standard treatment time). It includes the implementation of the therapy measure including preparation and follow-up. The standard treatment time may only be reduced for medical reasons.

	reimbursable up to €		reimbursable up to €
Inhalations		Physiotherapeutic treatment / movement-based exercises in the exercise pool	
Inhalation therapy - also by means of ultrasound nebulisation		• as individual treatment, including the necessary rest, guideline value: 30 minutes	31.20
• as single inhalation	8.80	• in a group in the exercise pool (2-3 persons), per participant, including the necessary rest, guideline value: 30 minutes	19.50
• as room inhalation in a group, per participant	4.80	• in a group in the exercise pool (4-5 persons), per participant, including the necessary rest, guideline value: 30 minutes	15.60
• as room inhalation in a group - but with the use of local natural healing waters, per participant	7.50	Manual therapy, guideline value: 30 minutes	29.70
Expenses for the additives required for inhalations shall also be reimbursable separately.		Chiropractic (functional spinal gymnastics), guideline value: 20 minutes	19.00
Radon inhalation in the tunnel	14.90	Extended ambulatory physiotherapy (EAP), guideline value: 120 minutes, per treatment day	108.10
Radon inhalation through hoods	18.20	(Note: This special therapy is associated with specific indications.)	
Physical therapy/movement-based exercises		Device-supported physiotherapy (physiotherapy device), including Medical Advanced Training (MAT) and Medical Training Therapy (MTT), up to 3 persons per session for parallel individual treatment, guideline value: 60 minutes	46.20
Initial physiotherapeutic findings for the preparation of a treatment plan	16.50	Traction treatment with device (e.g. inclined bed, extension table, Perl device, sling table) as individual treatment, guideline value: 20 minutes	8.80
Physiotherapeutic treatment (also on a neurophysiological basis, respiratory therapy), as individual treatment including the necessary massage, guideline value: 20 minutes	25.70	Massages	
Physiotherapeutic treatment on a neurophysiological basis (Bobath, Vojta, Proprioceptive Neuromuscular Facilitation [PNF]) for central movement disorders acquired after completion of brain maturation as individual treatment, guideline value: 30 minutes	33.80	Massages of single or multiple body parts:	
Physiotherapeutic treatment on a neurophysiological basis (Bobath, Vojta) for congenital or early acquired central movement disorders as individual treatment until the age of 18, guideline value: 45 minutes	45.30	• Classical massage therapy (CMT), segmental, periosteal, reflex zone, brush and colon massage, guideline value: 20 minutes	18.20
Physiotherapy in a group (2-8 persons), guideline value: 25 minutes, per participant	8.20	• Connective tissue massage, guideline value: 30 minutes	18.20
Physiotherapy for cerebral dysfunctions in a group (2-4 persons), guideline value: 45 minutes, per participant	14.30	Manual lymphatic drainage (MLD)	
Physiotherapy (breathing therapy) for cystic fibrosis and severe bronchial diseases as individual treatment, guideline value: 60 minutes	71.40	• Partial treatment, guideline value: 20 minutes	18.20
Movement-based exercises		• Large-scale treatment, guideline value: 45 minutes	38.50
• as individual treatment, guideline value: 20 minutes	10.20	• Full treatment, guideline value: 60 minutes	58.30
• in a group (2-5 persons), guideline value: 20 minutes	6.60	• Compression bandaging of a limb, expenses for the necessary padding and bandaging material (e.g. gauze bandages, short-stretch bandages, flow padded bandages) shall also be reimbursable.	12.40

	reimbursable up to €
Underwater pressure jet massage, including the necessary rest, guideline value: 20 minutes	30.50
Palliative care	
Physiotherapeutic complex treatment in palliative care, guideline value: 60 minutes	66.00
Expenses for this shall be reimbursable separately, provided they are not already covered by specialized outpatient palliative care.	
Packs, hydrotherapy, baths	
Hot roll, including the necessary rest	13.60
Warm pack of one or more parts of the body, including the necessary rest	
• when using reusable packing materials (e.g. paraffin, fango-paraffin, moor paraffin, pelose, Turbatherm)	15.60
• when using single use natural peloids (healing earth, moor, natural fango, pelose, mud, silt) without using foil or fleece between skin and peloid	
• Partial packaging	36.20
• Bulk packaging	47.80
Sweat compress (e.g. "Spanish jacket", salt shirt, three-quarter compress according to Kneipp), including the necessary rest	19.70
Cold pack (partial pack)	
• Application of clay, curd cheese, etc.	10.20
• Application of single-use peloids (healing earth, moor, natural fango, pelose, mud, silt) without using foil or fleece between skin and peloid	20.30
Hay flower bag, peloid compress	12.10
Wraps, pads, compresses, etc., also with addition	6.10
Dry pack	4.10
Partial cast, partial flash cast, interchangeable part cast	4.10
Full cast, full flash cast, full interchangeable cast	6.10
Slapping, rubbing, washing up	5.40
Ascending or descending partial bath (e.g. Hauffe), including the necessary rest	16.20
Ascending or descending full bath (overheating bath), including the necessary rest	26.40
Partial alternating bath, including the necessary rest	12.10
Full alternating bath, including the necessary rest	17.60
Brush massage bath, including the necessary rest	25.10
Partial natural moor bath, including the necessary rest	43.30

	reimbursable up to €
Full natural moor bath, including the necessary rest	52.70
Sand bath, including the necessary rest	
• Partail bath	37.90
• Full bath	43.30
Balneo phototherapy (brine light phototherapy) and light-oil bath, including re-greasing and the necessary rest	43.30
Medical baths with additive	
• Hand, foot bath	8.80
• Partial bath, including the necessary rest	17.60
• Full bath, including the necessary rest	24.40
• if there are several additions, each further addition	4.10
• For partial and full baths with local natural healing waters, the maximum amounts are increased by € 4.10.	
Baths containing gas	
• Baths containing gas (e.g. carbonic acid bath, oxygen bath), including the necessary rest	25.70
• Gaseous bath with additive, including the necessary rest	29.70
• Gas bath with local natural healing waters and with additives, including the necessary rest	33.80
• Carbon dioxide gas bath (carbonic acid gas bath), including the necessary rest	27.70
• Radon bath, including the necessary rest	24.40
• Radon additive, 500,000 millistat each	4.10
Cold and heat treatment	
Cold therapy of one or more body parts with local application of intensive cold in the form of ice compresses, frozen ice or gel bags, direct rubbing, cold gas and cold air with appropriate equipment as well as partial ice baths in foot or arm baths	12.90
Heat therapy using hot air (also by incandescent light, radiators, including infrared) for one or more body parts, guideline value: 20 minutes	7.50
Ultrasound heat therapy	11.90
Electrotherapy	
Electrotherapy of one or more parts of the body with individually adjusted current strengths and frequencies	8.20
Electrostimulation for paralysis	15.60
Iontophoresis, phonophoresis	8.20
Hydroelectric partial bath (two or four cell bath)	14.90

	reimbursable up to €		reimbursable up to €
Hydroelectric full bath (e.g. balvanic bath), also with additives, including the necessary rest	29.00	Individual treatment	
Light therapy		• for motor disorders, guideline value: 30 minutes	41.80
Treatment with ultraviolet light		• for sensorimotor or perceptive disorders, guideline value: 45 minutes	54.80
• as individual treatment	4.10	• for functional mental disorders, guideline value: 60 minutes	72.30
• in a group, per participant	3.50	• for functional mental disorders as a stress test, guideline value: 120 minutes	128.20
Irritation treatment of a circumscribed area of skin with ultraviolet light	4.10	• as counselling for integration into the home and social environment within the framework of a home visit, once per treatment case:	
Treatment of irritation in several circumscribed skin areas with ultraviolet light	6.90	• up to 3 units a day, per unit:	
Irradiation of a field with quartz lamp pressure	8.20	• for functional motor disorders	40.70
Irradiation of several fields with quartz lamp pressure	11.50	• for sensorimotor or perceptive disorders	54.40
Speech therapy (voice, speech and language therapy)		• up to 2 units per day, per unit for functional mental disorders	67.70
Initial findings from voice, speech and language therapy to draw up a treatment plan, once per treatment case	108.00	Group treatment	
Detailed report (except the speech therapy report for the prescribing physician)	18.00	• for functional motor disorders, guideline value: 30 minutes, per participant	16.00
Individual treatment for speech, language and voice disorders		• for sensorimotor or perceptive disorders, guideline value: 45 minutes, per participant	20.60
• Guideline value: 30 minutes	41.80	• for functional mental disorders, guideline value: 90 minutes, per participant	37.90
• Guideline value: 45 minutes	59.00	• for functional mental disorders as a stress test, guideline value: 180 minutes, per participant	70.20
• Guideline value: 60 minutes	68.90	Brain performance training / neuropsychologically oriented individual treatment, guideline value: 30 minutes	46.20
• Guideline value: 90 minutes	103.40	Brain performance training as group treatment, guideline value: 45 minutes, per participant	20.60
Expenses for preparation and follow-up work, documentation of the course of treatment, the speech therapy report for the prescribing doctor and for counselling the insured person and his or her reference persons shall not be reimbursable.		Podiatry	
Group treatment for speech, language and voice disorders per participant		Callus ablation on both feet	26.70
• Group (2 persons), guideline value: 45 minutes	50.40	Callus ablation on one foot	18.90
• Group (3-5 persons), guideline value: 45 minutes	34.60	Nail treatment on both feet	25.10
• Group (2 persons), guideline value: 90 minutes	67.60	Nail treatment on one foot	18.90
• Group (3-5 persons), guideline value: 90 minutes	56.10	Podological complex treatment on both feet (callus ablation and nail treatment)	41.60
Expenses for preparation and follow-up work, documentation of the course of treatment, the speech therapy report for the prescribing doctor and for counselling the insured person and his or her reference persons shall not be reimbursable.		Podological complex treatment of one foot (callus ablation and nail treatment)	26.70
Occupational therapy		Initial treatment with a spring steel wire orthonyxia clasp according to Ross-Fraser, one-piece, including impression and fabrication of the passive nail correction clasp according to model, application and clasp check after 1 to 2 weeks	194.60
Functional analysis and initial consultation, including consultation and treatment planning, once per treatment case	41.80	Adjustment of the orthonyxia clasp according to Ross-Fraser, one-piece including clasp check after 1 to 2 days	37.40

	reimbursable up to €
Replacement with an orthonyxia brace according to Ross-Fraser, one-piece due to loss or breakage of the brace with existing model including application	64.80
Treatment with a prefabricated bilateral spring steel wire orthonyxia brace, three-part, including individual brace shaping, application and brace fit check after 1 to 2 days	74.80
Treatment with a ready-made adhesive clasp including application and clasp fit check after 1 to 2 days	37.40
Nutritional therapy	
Nutritional therapy is reimbursable as a remedy if it is provided by dieticians, oecotrophologists or nutritionists.	
Initial consultation with treatment planning, guideline value: 60 minutes	66.00
Individual treatment, guideline value: 30 minutes	33.00
Group treatment, guideline value: 30 minutes	11.00
Birth preparation / pregnancy gymnastics / postpartum gymnastics	
Birth preparation/pregnancy gymnastics with group instruction (up to 10 pregnant women per group), maximum 14 hours, per lesson (60 minutes), per participant	14.40
Preparation for childbirth/pregnancy exercises as individual instruction, on doctor's orders, maximum 28 teaching units of 15 minutes each, per unit	18.60
Postpartum gymnastics with instruction in a group (up to 10 persons), maximum 10 hours, per lesson (60 minutes), per participant	14.40
Postpartum gymnastics as individual instruction, on doctor's orders, maximum 20 teaching units of 15 minutes each, per unit	18.60
Rehabilitation sports / functional training	
Rehabilitation sports in groups under medical care and supervision, per participant	
• General rehabilitation sports	6.60
• Rehabilitation sports in water	7.50
• Rehabilitation sports in heart groups	8.50
• Rehabilitation sports for severely disabled people who require increased care	12.00
For children up to the age of 14:	
• General rehabilitation sports	8.50
• Rehabilitation sports in water	11.00
• Rehabilitation sports in children's heart groups	16.00
• Rehabilitation sports for severely disabled children	16.00
Functional training in groups under expert guidance and supervision, per participant	6.60

	reimbursable up to €
Miscellaneous	
Home visit prescribed by doctor	12.10
Travel costs for rides of the attending person (only in the case of a doctor's prescribed home visit) when using a motor vehicle at the rate of € 0.30 per kilometre or the lowest cost of a regularly used means of transport	
If several patients are visited on the same route, medically prescribed home visits and travel expenses shall only be reimbursable proportionally per patient.	

Annex 5 – List of Prices and Dental Services

		reimbursable up to €			reimbursable up to €
Work preparation					
101	Model hard plaster / super hard plaster / implant model	8.20	143	Etching the border	7.40
102	Model after overimpression	12.20	144	Etching according to system, per jaw	11.30
103	Measuring the model	5.70	145	Covering one part of the jaw, per jaw	7.40
104	Model pair pedestals	22.00	146	Gum mask removable, per jaw	22.50
105	Saw model / model saw segment	14.90	147	Prosthetic planning	23.90
106	Model pair trimming (occlusion-related)	12.70	148	Model analysis prosthetics	15.20
107	Model plastic supplements	18.40	149	Model analysis gnathology	34.10
108	Doubling a model or part of a model	15.50	150	CAD/CAM of milling centre, complete	93.80
109	Insert placeholder / auxiliary part in impression	15.50	151	Photo / video documentation	2.60
110	Use of plastic	15.50	152	Disinfection	5.70
111	Electroplating an impression	15.50	153	Digitising a model	16.90
112	Set-up per segment	9.20	154	Scanning stump / model	22.40
113	Single die model	12.40	Production of individual aids		
114	Set-up model	11.40	201	Base for overbite registration	11.70
115	Set dowel pin	2.10	202	Construction bite	10.20
116	Machining the dental crown	7.70	203	Basic autopolymer	21.50
117	Base of the dental crown	8.10	204	Individual spoon	28.50
118	Setting in fixator (OK+UK)	7.90	205	Functional spoon	27.40
119	Evaluating registration paste	6.90	205a	Customisation of a ready-made spoon	11.50
120	Model assembly in mean value articulator I	13.70	206	Bite registration	19.50
121	Model assembly in mean value articulator II	15.40	207	Support pin registration	19.50
122	Model assembly indiv. Articulator I	15.40	208	Plastic base for installation	21.20
123	Model assembly indiv. Articulator II	17.10	209	Bite block (wax / plastic), per jaw	12.30
124	Model assembly indiv. Articulator III	22.50	210	Transfer cap plastic / metal	22.20
125	Assembling the opposite jaw model	8.20	211	Diagnostic wax-up or modelling, per jaw	20.90
126	Transfer gauge for second assembly	10.20	212	Diagnostic set-up of prefabricated teeth, per tooth	6.10
127	Setting using registration paste	9.40	213	Plastic base for centric registration / special bite plate	30.80
128	Anterior guide plate individual	17.40	Provisional solution		
129	Milling base / model / per jaw	9.80	301	Temporary crown or pontic / post tooth / onlay / inlay made of plastic	32.10
130	Split cast on model / per jaw	15.30	301a	Metal temporary crown or pontic	44.00
131	Model segment sawing	5.10	302	Moulded part for temporary restoration, per jaw	22.70
132	Control model	10.00	303	Metal reinforcement for temporary restoration, per jaw	34.70
133	Reassembly of model	25.50	304	Setting up a missing tooth to make a moulded part	4.40
134	Model of refractory material	10.20	305	Metal temporary veneer single shade, up to tooth 6*	31.60
135	Die of refractory material	15.30	306	Metal temporary veneer multicoloured, up to tooth 6*	41.20
136	Stump of super hard plaster	5.90	307	Matrix	5.50
137	Stump made of plastic	12.20	308	Preparation of direct temporary restoration	16.50
138	Blocking out a stump	2.90	309	Customise ready-made abutment	41.30
139	Preparing a stump	4.70			
140	Repositioning a stump	6.60			
141	Second stump transfer to working model	9.30			
142	Duplicating a single stump	9.90			

	reimbursable up to €
Crowns / bridges / inlays and implants	
401 Root post cast	34.70
402 Root post cap with abutment, abutment coping	66.10
403 Root cap direct, without abutment	47.80
404 Root cap indirect, without abutment	48.50
405 Post abutment	54.00
406 Incorporating the post abutment into the existing crown	17.90
407 Plastic post crown	65.30
408 Casting the delivered model	20.20
409 Preparing crown / pontic	14.20
410 Incorporating the crown/pontic	22.60
411 Full crown metal cast, milled or eroded	73.70
412 Full crown cast, milled or eroded after shoulder preparation	78.80
413 Partial crown / three-quarter crown cast, milled or eroded	78.80
414 Partial crown / three-quarter crown cast, milled or eroded for ceramic veneering	71.10
415 Crown for plastic veneer	70.50
416 Crown cast, milled or eroded for ceramic, polymer-glass partial veneer	70.50
417 Crown cast, milled or eroded for ceramic, polymer-glass full veneer	68.20
418 Anchor cast, milled or eroded for adhesive bridge	69.60
419 Galvano crown for veneer	61.20
419a Zirconium crown / pontic	121.50
419b Zirconium crown / pontic incl. material	150.00
419c Zirconium crown / pontic incl. veneer	205.00
419d Zirconium crown / pontic incl. veneer and material	245.00
420 Crown made of pressed ceramic	153.80
421 Partial crown made of pressed ceramic	156.00
422 Crown / partial crown of pressed ceramic for ceramic veneering	92.10
423 Milled ceramic crown (e.g. Cerec)	165.00
424 Milled ceramic crown (e.g. Cerec) for ceramic veneering	133.50
425 Shell (children's) crowns in plastic / anterior and posterior teeth, not as temporaries	64.90
426 Jacket crowns of ceramic / anterior and posterior teeth, not as temporaries	157.50
427 Pontic solid	62.90
428 Pontic for full veneering	58.90
429 Ceramic pontic	92.90

	reimbursable up to €
430 Joint ceramic	13.40
430a Fitting the crown / pontic	7.40
430b Fitting the zirconium unit	11.30
430c Zirconium fitting	18.80
430d Virtual modelling zirconium	42.80
Gold inlays	
431 Cast inlay indirect, single-sided	86.90
432 Cast inlay indirect, two-sided	97.70
433 Cast inlay indirect, three-sided	109.40
434 Cast inlay indirect multi-sided	114.70
435 Cast onlay	124.50
436 Inlay galvanically constructed, single-sided	61.20
437 Inlay galvanically constructed, two-sided	69.40
438 Inlay galvanically constructed, three-sided	80.60
439 Inlay galvanically constructed, multi-sided	85.70
440 Inlay framework for veneering, single-sided	49.00
441 Inlay framework for veneering, two-sided	59.20
442 Inlay framework for veneering, three-sided	69.40
443 Inlay framework for veneering, multi-sided	74.50
Plastic inlays (not temporary restorations)	
444 Plastic inlay, single-sided	38.80
445 Plastic inlay, two-sided	51.00
446 Plastic inlay, three-sided	65.30
447 Plastic inlay, multi-sided	69.40
448 Plastic onlay	69.40
Ceramic inlays (freely layered)	
449 Ceramic inlay, single-sided	118.50
450 Ceramic inlay, two-sided	127.40
451 Ceramic inlay, three-sided	142.40
452 Ceramic inlay, multi-sided	168.80
453 Partial crown / onlay / ceramic	176.30
Pressed ceramic inlay (e.g. Empress or Cercon)	
454 Pressed ceramic inlay, single-sided	93.00
455 Pressed ceramic inlay, two-sided	102.00
456 Pressed ceramic inlay, trihedral	127.70
457 Pressed ceramic inlay, multi-sided	130.50
458 Pressed ceramic onlay	153.80
Milled ceramic inlay (e.g. Cerec)	
459 Milled ceramic inlay, single-sided	111.40
460 Milled ceramic inlay, two-sided	121.50
461 Milled ceramic inlay, three-sided	150.00
462 Milled ceramic inlay, multi-sided	156.80
463 Milled ceramic onlay	164.30

		reimbursable up to €
Implants		
464	An implant as the basis of a single crown, including the following accompanying services: • 1x parallel drilling template for implant • 1x positioning the X-ray ball • 1x implant control template • 1x repositioning model implant • 1x screwing implant post onto model implant • 1x extension sleeve for implant • 1x machining of an implant head • 1x anti-rotation stop for implants • 1x screw connection implant • 1x work for superstructure on implant • 1x work for superstructure with screw-retained implant	251.10
465	Two implants as the base of an overdenture to be fabricated, including the following accompanying services: • 1x parallel drilling template for implant • 2x positioning the X-ray ball • 1x implant control template • 2x repositioning model implant • 2x screwing implant post onto model implant • 2x extension sleeve for implant • 2x machining of an implant head • 2x anti-rotation stop for implants • 2x screw connection implant • 2x work for superstructure on implant • 2x work for superstructure with screw-retained implant • 2x solderless connector primary part	457.80
466	Plastic base on implant	30.60
467	Making implant crowns or bridge abutments	74.20
468	Implant divergence compensation cap, cast	59.20
469	Incorporating a pair of magnets	49.00
470	Implant abutment, full cast	74.20
471	Implant abutment for post restoration	74.20
472	Implant abutment for ceramic veneer of zirconium	103.50
473	Milling zirconium	35.40
Telescopes / attachments / posts / bars		
501	Telescopic crown, double crown, conical crown, primary	84.80

		reimbursable up to €
502	Telescopic crown, double crown, conical crown, secondary	111.00
502a	Telescopic crown zirconium, complete (incl. milling and modelling)	311.30
503	Circumferential milling	30.40
504	Individual attachment, primary	77.50
505	Individual attachment, secondary	115.50
506	Attachment milling	29.20
507	Basic unit Individual post / primary and secondary part	82.10
508	Individual post length unit	22.90
509	Post attachment individual / primary and secondary part	64.10
510	Post attachment individual on base	34.70
511	Bending post	7.20
512	Milling post	22.40
513	Ready-made post	53.60
514	Ready made post, length unit	18.30
515	Ready-made post bracket on base	26.60
516	Assembly post attachment on base	34.70
517	Assembled frictional element in abutment	20.60
518	Pin in inlay to pin ledge	15.30
519	Turning bolt, swivel bolt individual, incl. primary, secondary part and milling	200.90
520	Restoration rotary bolt / swivel bolt individual	107.30
521	Ready-made bolt, primary	53.50
522	Ready-made bolt, secondary	71.20
523	Ready-made attachments, primary	78.80
524	Ready-made attachments, secondary	91.70
524a	Ready-made anchor	91.70
524b	Primary / secondary part, ready-made anchor	61.00
525	Bearing for groove-shoulder attachment	77.50
526	Bearing for groove-shoulder attachment, secondary	80.20
527	Groove-shoulder milling	29.20
528	Circulating catch for load distribution clasp	53.90
529	Load distribution clasp	54.50
530	Partial milling	18.40
531	Bearing for anchor strap bracket	77.50
532	Anchor strap bracket, secondary	80.20
533	Bearing for catch	14.30
534	Catch in bearing	12.50
535	Drilling and milling for friction pin / screw / bolt	17.30
536	Incorporating friction pin / screw / bolt	42.00
537	Incorporating a secondary part on metal base	26.90
538	Tertiary framework per link	25.10
539	Surcharge for electroplating	29.90
540	Surcharge for work under microscope	13.70

	reimbursable up to €
Metal connectors/metal-free connectors	
601 Metal connector after ceramic firing / including soldering model	24.90
602 Solderless connectors / primary per unit	13.70
603 Solderless connectors / secondary part per unit	16.10
604 Laser welding per jaw	14.30
605 Soldering 1: without pre-soldering for the same alloys	18.10
606 Soldering 2 / 3: with / without pre-soldering for different connections	19.40
Veneers / gums	
700 Vestibular veneer, composite	62.90
701 Plastic veneer, up to tooth 6*, partial veneer	51.80
701a Plastic veneer, up to tooth 6*, full veneer	67.30
702 Ceramic veneer, up to tooth 6*, partial veneer	82.60
702a Ceramic veneer, up to tooth 6*, full veneer	90.00
702b Zirconium veneer	94.10
702c Zirconium veneer, incl. material	108.80
703 Gums/root pontics of plastic, up to tooth 6*	19.40
704 Gums/root pontics of ceramic, up to tooth 6*	33.10
705 Additional work for bisqued try-in, per jaw	8.20
706 Ceramic shoulder, up to tooth 6*	41.30
707 Spherical contact	7.40
708 Glazing per unit	9.80
709 Individual characterisation of ceramic, up to tooth 6*	20.90
710 Colouring by painting. per jaw	71.40
711 Individual characterisation of plastic, up to tooth 6*	15.30
712 Anterior tooth designed according to gnathological criteria in metal / ceramic	20.40
713 Occlusal surface designed according to gnathological criteria in metal / ceramic, up to tooth 6*	25.00
714 Plastic veneer shell	56.10
715 Ceramic veneer shell	189.00
716 Pressed ceramic veneer	153.00
717 Milled ceramic veneer shell	119.30
718 Conditioning / etching / silanising of metal / ceramic surfaces	9.80
719 Infiltration firing of zirconium incl. machining	21.00
Metal bases and cast brackets	
801 Metal base / OK or UK / Total and partial	122.20
802 One-arm bracket	10.60
803 Inlay clamp	10.30
804 Continuous bracket per tooth	10.60

	reimbursable up to €
805 Bonyhard clasp (J clasp)	10.60
806 Claw	10.60
807 Ney handle	10.60
808 Layer	10.60
809 Bypass bracket for diastema	20.90
810 Two-arm bracket	20.60
811 Proximal bracket	20.10
812 Ring bracket	20.10
813 Return bracket	20.10
814 Counter bearing	20.10
815 Two-tooth double arch bracket	20.10
816 Two-arm bracket with support(s)	29.70
817 Proximal bracket with support(s)	29.70
818 Ring bracket with support(s)	29.70
819 Return bracket with support(s)	29.70
820 Bonyhard clasp with support(s) and counter bearing	29.70
821 Bracket with support(s)	29.70
822 Bonwill clip	46.00
823 Back protection plate	37.70
824 Metal tooth	37.70
825 Metal surface area	37.70
826 Separation button for frictional prosthesis / max. 2 per jaw	15.30
826a Separation button for crown / inlay / removable bridge	9.80
827 Lining border	18.30
828 Surcharge for individually cast bracket(s)	20.70
829 Collar socket	23.80
830 Conditioning model cast past / per jaw	12.80
831 Metal surface conditioning / per unit	8.20
832 Single-arm holding device, cast	10.30
833 Two-arm holding device, cast	20.90
834 Incorporating net	54.60
Set-up and completion / curved brackets / splints	
901 Setting up base unit per jaw	44.00
902 Setting up wax base per tooth	3.70
903 Set-up on metal base per tooth	4.20
904 Transfer of set-up per tooth	4.10
904a Adjusting the matrix and teeth after try-in via implant	16.00
905 Completion of a basic prosthesis unit	45.40
906 Completion of one prosthesis per tooth	4.40
907 One-arm bracket	8.40
908 Inlay clamp	8.40
909 Interdental button bracket	8.40
910 Proximal clamp	8.40
911 Support (not claw)	8.40
912 Bonyhard clasps without support and counter bearing	8.40

	reimbursable up to €	
913	Two-armed bracket, also with support	14.90
914	Bonyhard clasp with support and counter bearing	14.90
915	Bracket	14.90
916	Double arch bracket (two teeth)	14.90
917	Soft plastic base	52.10
918	Special plastic/per jaw	52.10
919	Manufacture of a tooth from tooth-coloured plastic	32.70
920	Remounting prosthesis	45.30
921	Selective grinding	31.70
922	Reoccluding a prosthesis	7.90
923	Gum clamp	11.50
924	Pad clamp	18.40
925	Adapting and incorporating a ready-made metal grid	54.60
926	Incorporating individual resistance insert	26.00
927	Incorporating suction chamber	6.20
928	Individual characterisation, ready made tooth, plastic, up to tooth 6*	18.40
929	Individual characterisation, ready-made tooth, ceramic, up to tooth 6*	18.40
930	Bite splint	112.60
931	Crunch splint	127.30
932	Bite plate / complete	112.60
933	Mini plastic splint	66.80
934	Retention splint	66.80
935	Dressing or closing plate	66.80
936	Reworking a prosthesis, bite block	48.50
936a	Semi-permanent splint per tooth, plastic	20.40
936b	Semi-permanent splint per tooth, metal	40.00
937	Fixed splint, adjustable per tooth	9.50
938	Removable permanent splint / metal, adjusted	154.10
939	Medication carrier splint	66.30
940	Plastic splint cap	17.40
941	Plastic obturator	93.90
942	Plastic resection clasp	57.20
943	Flexible gingival epithesis, base unit	102.00
944	Flexible gingival epithesis, per tooth	10.20
Orthodontics / repairs		
1000	Renewing orthodontic base	64.30
1001	Base for single jaw device	60.80
1002	Base for bimaxillary device	108.90
1003	Inclined plane / per jaw	43.10
1004	Atrial plate	56.50
1005	Chin cap	47.70
1006	Bite block / per jaw half or front tooth area	16.60
1007	Shielding element	17.40

	reimbursable up to €	
1008	Processing of soft plastics	29.80
1009	Inserting screw	15.50
1010	Inserting special screw	23.00
1011	Disconnecting a base	8.80
1012	Labial arch	19.80
1013	Labial arch, modified	25.50
1014	Labial arch, intermaxillary	31.60
1014a	Outer arch / inner arch / partial arch	29.70
1014b	Basic arch upper or lower jaw	65.00
1015	Spring, open	8.80
1016	Spring, closed	11.00
1017	Connecting element intramaxillary	23.00
1018	Connecting or guiding elements intermaxillary	25.50
1019	Anchoring element / anchor tape	21.10
1020	Incorporating individual elements	10.90
1021	Metal connector	15.30
1022	One-armed retaining/supporting element per tooth	9.50
1023	Multi-arm retaining / supporting element per tooth	16.20
1024	Basic unit for repairing orthodontic base	25.10
1025	Expansion and/or regulating element	8.30
1026	Remounting a device without plastic base	46.30
1027	Customising facebow	13.30
1028	Check mark	10.20
1029	Lingual arch	30.60
1030	Palatal arch	38.80
1031	Positioner	142.80
1032	Pressure spring, tension spring	15.30
1033	Gap holder	18.40
1033a	Adams clasp	20.60
1033b	Headgear individual, per jaw	70.30
1033c	Interocclusal stop	11.30
1033d	Stop	11.30
1033e	Tongue grid, per half jaw or anterior region	22.60
1033f	Arrow clasp	19.90
Denture repairs		
1034	Basic unit for prosthesis / implant-supported denture restoration	25.40
1035	Service unit crevice	10.60
1036	Service unit fracture	10.60
1037	Service unit incorporating a tooth	10.60
1038	Service unit plastic base part	10.60
1039	Service unit incorporating holding / supporting device	10.60
1040	Service unit incorporating back protection plate	10.70
1041	Service unit loosening/refastening plastic saddle	11.80
1042	Retainer, curved	41.80

	reimbursable up to €
1043 Retainer, cast	51.20
1044 Cast base part	64.00
1045 Metal joint upon restoration / extension	21.60
1046 Partial relining of a base	37.30
1047 Complete relining of a base	52.00
1047a Temporary relining	14.10
1047b Temporary repair	12.40
1048 Renewing base	63.40
1049 Easy replacement of a ready-made part	13.50
1050 Repair of a crown or pontic	33.80
1051 Incorporation of a cast model base into existing plastic prosthesis	91.80
1052 Repairing plastic veneer, up to tooth 6*	17.60
1053 Repairing ceramic veneer, up to tooth 6*	47.10
1054 Activating telescopic crown or bar attachment	15.80
1055 Shipping costs	6.70
General	
2001 Determination of tooth shade per patient	15.30
2002 Adjustment for production from non-precious alloys per unit	15.00

Note:

Prices do not include the applicable value added tax. Storage and management costs/depot management shall not be reimbursable. Moreover, material costs may be charged in accordance with § 4 (3) of the Federal Fee Schedule for Dentists (GOZ) or § 10 (1) of the Federal Fee Schedule for Physicians (GOÄ) in addition to the fees, provided the fee schedules expressly permit a separate calculation. Benefits that are not included in this list shall not be covered by the insurance.

*** Explanations: FDI Dental Scheme**

Upper jaw right								Upper jaw left							
18	17	16	15	14	13	12	11	21	22	23	24	25	26	27	28
WZ	BZ	BZ	BZ	BZ	EZ	SZ	SZ	SZ	SZ	EZ	BZ	BZ	BZ	BZ	WZ
WZ	BZ	BZ	BZ	BZ	EZ	SZ	SZ	SZ	SZ	EZ	BZ	BZ	BZ	BZ	WZ
48	47	46	45	44	43	42	41	31	32	33	34	35	36	37	38
Lower jaw right								Lower jaw left							

SZ = incisor

EZ = Canine tooth

BZ = Molar

WZ = Wisdom tooth

Anterior tooth area: Teeth 1-3

Posterior region: Teeth 4-8