

Tariff KS Comprehensive Health Insurance

Version of January 2021

Essential Parts of the Tariff KS

Out-patient medical treatment, spa treatment

- 100% cost reimbursement for the out-patient medical treatment
- 100% cost reimbursement for rides and transportation
- 100% cost reimbursement for radiation diagnostics and therapy
- 80% cost reimbursement for remedies, medicaments and dressings up to € 1,350 invoice amount, furthermore 100%; for remedies as itemised in the list of remedies
- 100% cost reimbursement for visual aids up to € 200
- 100% cost reimbursement for refractive surgery up to € 1,000 invoice amount per eye
- 100% cost reimbursement for aids
- cost reimbursement for vaccinations according to the STIKO recommendations
- 80% cost reimbursement for psychotherapy
- 100% cost reimbursement for artificial insemination

Dental benefits

- 100% cost reimbursement for dental treatment
- 75% cost reimbursement for dentures and orthodontic measures
- maximum invoice amounts in the first 10 calendar years

In-patient medical treatment

- 100% cost reimbursement for multi-bed rooms
- 100% cost reimbursement for attending doctor treatment
- 100% cost reimbursement for ambulance transportation

Deductible/bonus

- The following deductibles shall apply per person for the tariff levels KS.1 – KS.3:
 - € 1,200 for the tariff level KS.2
 - € 600 for the tariff level KS.1
 - € 300 for the tariff level KS.3
- For the tariff level KS.Bonus, the insured person shall receive a monthly bonus of € 60, which shall be offset in the event of a benefit claim, i.e. up to € 720 shall then be deducted from the benefit.

Not insured

- alternative practitioner treatment
- accommodations and food during spa treatment
- optional service in hospital

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.

Besides the tariff KS, no further health insurance with Hallesche Krankenversicherung or any other private health insurance company may be continued or concluded.

II. Insurance benefits

The following costs are eligible for reimbursement:

1. Out-patient medical treatment, spa treatment

1.1 Medical treatment

This includes consultations, visits, treatments, examinations, way-charges, operations and special services.

100% of expenses are reimbursed.

1.2 Rides and transports

Rides and transports to and from the nearest suitable doctor or hospital in case of

- emergencies,
- incapacity to walk,
- dialysis,
- deep radiation therapy,
- chemotherapy,
- outpatient operations on the day of the operation, if active participation in road traffic is not possible for medical reasons.

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

100% of expenses are reimbursed.

1.3 radiography, radium, isotope diagnostics and therapy

100% of expenses are reimbursed.

1.4 Remedies, medicine and dressing materials

Insurance cover exists for the following remedies:

Physiotherapy/exercise, remedial gymnastics, massages, physiotherapeutic palliative care, packs/hydrotherapy/baths, inhalations, cold and heat treatment, electrical and physical treatment, electrotherapy, light therapy, radiation therapy, speech therapy, occupational therapy (ergotherapy), 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.

The reimbursable expenses for therapeutic products will be reimbursed up to the itemised in the therapies list (Annex 1).

Expenses per person and calendar year up to € 1,350 shall be reimbursed at a rate of 80%, beyond that at a rate of 100%.

1.5 Visual aids and refractive surgery

- 100% of the expenses are reimbursed, whereby the expenses for visual aids are reimbursed up to a total amount of € 200. A claim to the benefit for the renewed receipt of a visual aid arises at the earliest after 2 years since the last receipt. 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 0.25 diopters.
- Expenses in connection with the correction of ametropia by means of refractive surgery (e.g. LASIK) are reimbursed up to an invoice amount of € 1,000 per eye. A renewed benefit claim for each eye arises after five years at the earliest.

1.6 Medical aids (with the exception of visual aids)

Reimbursable shall be aids (material and technical resources and prostheses)

- 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).

Aids that are required for a limited period of time are preferably to be procured on a rental basis.

Generally, the insurer offers support in the selection and acquisition or rental of suitable aids via the aid service. It is therefore recommended to show the insurer the medical prescription before procuring the aid when an invoice amount of more than € 350 is concerned.

100% of the eligible expenses will be reimbursed.

1.7 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 Commis-

sion at the Robert Koch Institute (STIKO) are also reimbursable; exempt are vaccinations recommended for trips abroad and vaccinations due to professional activity which the employer is obliged to offer based on the provisions of law.

The reimbursable expenses for medical benefits (consultation, prescription and vaccination) are reimbursable according to section II.1.1.

The cost of the vaccine is reimbursed as a medicinal product in accordance with Section II.1.4.

1.8 Psychotherapy

80% of the expenses will be reimbursed.

1.9 Spa treatment

In case of a cure in a spa or health resort, including a stay in a sanatorium as well as an in-patient cure, expenses according to section II.1.1 to 1.8 are reimbursable. Expenses for visitor's tax and spa plans are reimbursed at 100%.

1.10 Sociotherapy

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.

1.11 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 home birth, in addition to the cost reimbursement for midwifery assistance and the cost reimbursement pursuant to II.1.1 to 1.7, a lump-sum birth fee of € 600 shall be paid to cover other expenses. This amount shall not be credited towards existing deductibles.

In the case of a delivery in a facility run by midwives or male midwives (e.g. birth centre, midwife house), in lieu of the lump sum of € 600, the expenses incurred for childbirth 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.

1.12 Artificial insemination

Reimbursable shall be expenses for artificial insemination (measures of assisted reproductive medicine for the treatment of infertility) after prior written approval, which shall be granted if the following additional conditions are met in addition to the medical necessity of the treatment:

- The insured person is suffering from organically induced sterility which can only be overcome by means of reproductive medical measures.
- At the time of treatment, the woman has not yet reached the age of 40.
- The treatment is carried out on married couples or couples in a marriage-like community and only the couple's eggs and sperm are used (homologous fertilisation).
- The treatment complies with German law.
- A therapy and cost plan is presented before treatment begins.

The following services shall be eligible for reimbursement under the above conditions: Up to

- 8 insemination cycles in the spontaneous cycle and
- 3 insemination cycles after hormonal stimulation

and up to a maximum of 3 tests in total from the following measures:

- in vitro fertilisation (IVF)
- intracytoplasmic sperm injection (ICSI) (including the necessary IVF)
- gamete intrafallopian transfer (GIFT), of which max. of 2 attempts.

The number of reimbursable trials shall increase by the number of trials in which a clinically proven pregnancy occurred but was unsuccessful due to complications (e.g. abortion).

In the event of a successful birth following artificial insemination, there shall be renewed entitlement to the rate benefits for artificial insemination as long as the aforementioned conditions are met.

If the insured person or his or her partner is entitled to benefits for reproductive medical procedures from another service provider (e.g. statutory or private health insurance, state), that claim shall take precedence over the insurer's obligation to render benefits. In such case, the insurer shall only be liable for those expenses that remain after advance payment by the other service provider.

100% of the eligible expenses will be reimbursed.

1.13 Specialised outpatient palliative care

Eligible for reimbursement shall be expenses for medically prescribed specialised outpatient palliative care (SAPV), 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.

1.14 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.

1.15 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.

1.16 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.

1.17 Outpatient treatment by alternative practitioners

The tariff KS does not provide for benefits for alternative practitioners' treatment.

2. Dental treatment

This includes general, prophylactic, conservative and surgical services, X-ray services, treatment of oral and jaw diseases, periodontosis treatment as well as inlays including the respective dental services and materials.

100% of expenses are reimbursed (see also Section II.4 Maximum invoice amounts).

3. Dentures and orthodontic measures

This includes prosthetic services, dental crowns of all kinds, dental bridges and pin teeth, repair of dentures, bite aids and splints, orthodontic measures, function-analyzing and function-therapeutic measures as well as implants (including the necessary preparatory surgical measures to build up the jawbone) including the respective dental services and materials

75% of the expenses shall be reimbursed (see also Section II.4 Maximum invoice amounts).

4. Maximum invoice amounts

In the first 10 calendar years, the following reimbursable maximum invoice amounts (based on which the services are rendered) apply to the services in accordance with II.2. and 3. together; in this regard, the maximum invoice amounts apply together respectively for two calendar years:

total

€ 1.800 in the 1st and 2nd calendar year
€ 2.600 in the 3rd and 4th calendar year
€ 3.900 in the 5th and 6th calendar year
€ 5.200 in the 7th and 8th calendar year
€ 7.800 in the 9th and 10th calendar year
unlimited from the 11th calendar year

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

Benefits will preferably be paid in each reimbursement case based on the invoice amount at the higher reimbursement rate. A "reimbursement case" means the totality of all dental cost vouchers submitted at the same time. Benefits will always be settled in the order the cost vouchers are submitted.

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.

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 treat-

ment, 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.

5. In-patient medical treatment

5.1 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 these hospitals in Germany, provided they do not exceed the fees stipulated in the Hospital Fees Act or the Federal Ordinance on Nursing Fees by more than 50%. 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. treat-

ment 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.

5.2 Patient transport

Transport to and from the nearest suitable hospital.

100% of expenses are reimbursed.

5.3 In-patient 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 *KS.Bonus*, the policyholder shall receive for each insured person per insured month in the insurance cover according to the tariff *KS.Bonus*, a bonus of € 60, resulting in a maximum bonus of € 720 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 € 720 shall be credited towards the reimbursement amount. This shall also apply if the *KS.Bonus* 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 tariff levels KS.1 – KS.3. The benefit according to the tariff shall be reduced by the agreed deductible.

The deductible per insured person is

- € 600 at the tariff level KS.1
- € 1,200 at the tariff level KS.2
- € 300 at the tariff level KS.3

The respective deductible refers to the total amount to be reimbursed in one calendar year for the insured person.

However, the lump-sum birth allowance pursuant to II.1.11, shall not be credited towards the respective deductible.

If the insurance does not start on 1 January of a calendar year, the relevant deductible for this year decreases by 1/12 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

- € 720 at the tariff level *KS.Bonus*
- € 600 at the tariff level KS.1
- € 1,200 at the tariff level KS.2
- € 300 at the tariff level KS.3

V. Adjustment of benefits

In order to preserve the value of the insurance cover, in case of a premium adjustment in the tariff *KS*, reimbursable maximum amounts fixed in terms of amount as well as the bonus payment according to section III. of the tariff *KS* may also be changed with the approval of the trustee.

The insurer shall also be entitled, subject to the prerequisites of § 203(3) of the Insurance Agreement Act (see Annex 3) 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 to the altered circumstances with effect for existing insurance re-

lations, also for the unexpired portion of the insurance year.

VI. Obligation

A further full medical expenses insurance is not permitted for any of the insured persons in addition to the insurance according to tariff KS. This does not apply to daily indemnity, hospital per diem insurance, and nursing care health insurance.

The Insurer is fully or partly released from the obligation to indemnify if this obligation is breached, subject to the restrictions prescribed in § 28 Paras. 2 to 4 VVG (see Annex 3). Furthermore, subject to the condition of § 28 Para. 1 VVG (see Annex 3), the insurer may terminate the contract without notice within one month after the breach of obligation has become known, provided that the insurance does not serve to fulfil the obligation to insure.

Annex 1 – 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 €
Physical therapy/movement-based exercises		Manual therapy, guideline value: 30 minutes	
Initial physiotherapeutic findings for the preparation of a treatment plan	19.00	Chiropractic (functional spinal gymnastics), guideline value: 20 minutes	21.90
Physiotherapeutic treatment (also on a neurophysiological basis, respiratory therapy), as individual treatment including the necessary massage, guideline value: 20 minutes	29.60	Extended ambulatory physiotherapy (EAP), guideline value: 120 minutes, per treatment day (Note: This special therapy is associated with specific indications.)	124.40
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	38.90	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	53.20
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	52.10	Traction treatment with device (e.g. inclined bed, extension table, Perl device, sling table) as individual treatment, guideline value: 20 minutes	10.20
Physiotherapy in a group (2-8 persons), guideline value: 25 minutes, per participant	9.50	Massages	
Physiotherapy for cerebral dysfunctions in a group (2-4 persons), guideline value: 45 minutes, per participant	16.50	Massages of single or multiple body parts:	
Physiotherapy (breathing therapy) for cystic fibrosis and severe bronchial diseases as individual treatment, guideline value: 60 minutes	82.20	• Classical massage therapy (CMT), segmental, periosteal, reflex zone, brush and colon massage, guideline value: 20 minutes	21.00
Movement-based exercises		• Connective tissue massage, guideline value: 30 minutes	21.00
• as individual treatment, guideline value: 20 minutes	11.80	Manual lymphatic drainage (MLD)	
• in a group (2-5 persons), guideline value: 20 minutes	7.60	• Partial treatment, guideline value: 20 minutes	29.60
Physiotherapeutic treatment / movement-based exercises in the exercise pool		• Large-scale treatment, guideline value: 45 minutes	44.30
• as individual treatment, including the necessary rest, guideline value: 30 minutes	35.90	• Full treatment, guideline value: 60 minutes	67.10
• in a group in the exercise pool (2-3 persons), per participant, including the necessary rest, guideline value: 30 minutes	22.50	• 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.	14.30
• in a group in the exercise pool (4-5 persons), per participant, including the necessary rest, guideline value: 30 minutes	18.00	Underwater pressure jet massage, including the necessary rest, guideline value: 20 minutes	35.10
		Palliative care	
		Physiotherapeutic complex treatment in palliative care, guideline value: 60 minutes	75.90
		Expenses for this shall be reimbursable separately, provided they are not already covered by specialized outpatient palliative care.	

	reimbursable up to €
Packs, hydrotherapy, baths	
Hot roll, including the necessary rest	15.70
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)	18.00
• 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	41.70
• Bulk packaging	55.00
Sweat compress (e.g. "Spanish jacket", salt shirt, three-quarter compress according to Kneipp), including the necessary rest	22.70
Cold pack (partial pack)	
• Application of clay, curd cheese, etc.	11.80
• Application of single-use peloids (healing earth, moor, natural fango, pelose, mud, silt) without using foil or fleece between skin and peloid	23.40
Hay flower bag, peloid compress	14.00
Wraps, pads, compresses, etc., also with addition	7.10
Dry pack	4.80
Partial cast, partial flash cast, interchangeable part cast	4.80
Full cast, full flash cast, full interchangeable cast	7.10
Slapping, rubbing, washing up	6.30
Ascending or descending partial bath (e.g. Hauffe), including the necessary rest	18.70
Ascending or descending full bath (overheating bath), including the necessary rest	30.40
Alternating partial bath, including the necessary rest	14.00
Full alternating bath, including the necessary rest	20.30
Brush massage bath, including the necessary rest	28.90
Partial natural moor bath, including the necessary rest	49.80
Full natural moor bath, including the necessary rest	60.70
Sand bath, including the necessary rest	
• Partial bath	43.60
• Full bath	49.80
Balneo phototherapy (brine light phototherapy) and light-oil bath, including re-greasing and the necessary rest	49.80

	reimbursable up to €
Medizinische Bäder mit Zusatz	
• Hand, foot bath	10.20
• Partial bath, including the necessary rest	20.30
• Full bath, including the necessary rest	28.10
• if there are several additions, each further addition	4.80
• For partial and full baths with local natural healing waters, the maximum amounts shall be increased by € 4.80.	
Baths containing gas	
• Baths containing gas (e.g. carbonic acid bath, oxygen bath), including the necessary rest	29.60
• Gaseous bath with additive, including the necessary rest	34.20
• Gas bath with local natural healing waters and with additives, including the necessary rest	39.00
• Carbon dioxide gas bath (carbonic acid gas bath), including the necessary rest	31.90
• Radon bath, including the necessary rest	28.10
• Radon additive, 500,000 millistat each	4.80
Inhalations	
Inhalation therapy - also by means of ultrasound nebulisation	
• as single inhalation	10.20
• as room inhalation in a group, per participant	5.60
• as room inhalation in a group - but with the use of local natural healing waters, per participant	8.70
Expenses for the additives required for inhalations shall also be reimbursable separately.	
Radon inhalation in the tunnel	17.20
Radon inhalation through hoods	21.00
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	14.90
Heat therapy using hot air (also by incandescent light, radiators, including infrared) for one or more body parts, guideline value: 20 minutes	8.70
Ultrasound heat therapy	13.70
Electrotherapy	
Electrotherapy of one or more parts of the body with individually adjusted current strengths and frequencies	9.50
Electrostimulation for paralysis	18.00

	reimbursable up to €
Iontophoresis, phonophoresis	9.50
Hydroelectric partial bath (two or four cell bath)	17.20
Hydroelectric full bath (e.g. balvanic bath), also with additives, including the necessary rest	33.40
Light therapy	
Treatment with ultraviolet light	
• as individual treatment	4.80
• in a group, per participant	4.00
Irritation treatment of a circumscribed area of skin with ultraviolet light	4.80
Treatment of irritation in several circumscribed skin areas with ultraviolet light	8.00
Irradiation of a field with quartz lamp pressure	9.50
Irradiation of several fields with quartz lamp pressure	13.20
Speech therapy (voice, speech and language therapy)	
Initial findings from voice, speech and language therapy to draw up a treatment plan, once per treatment case	124.20
Detailed report (except the speech therapy report for the prescribing physician)	18.00
Individual treatment for speech, language and voice disorders	
• Guideline value: 30 minutes	48.10
• Guideline value: 45 minutes	67.90
• Guideline value: 60 minutes	79.30
• Guideline value: 90 minutes	119.00
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.	
Group treatment for speech, language and voice disorders per participant	
• Group (2 persons), guideline value: 45 minutes	58.00
• Group (3-5 persons), guideline value: 45 minutes	39.80
• Group (2 persons), guideline value: 90 minutes	77.80
• Group (3-5 persons), guideline value: 90 minutes	64.60
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.	
Occupational therapy	
Functional analysis and initial consultation, including consultation and treatment planning, once per treatment case	48.10

	reimbursable up to €
Individual treatment	
• for motor disorders, guideline value: 30 minutes	48.10
• for sensorimotor or perceptive disorders, guideline value: 45 minutes	63.10
• for functional mental disorders, guideline value: 60 minutes	83.20
• for functional mental disorders as a stress test, guideline value: 120 minutes	147.50
• as counselling for integration into the home and social environment within the framework of a home visit, once per treatment case:	
• up to 3 units a day, per unit:	
• for functional motor disorders	46.90
• for sensorimotor or perceptive disorders	62.60
• up to 2 units per day, per unit for functional mental disorders	77.90
Group treatment	
• for functional motor disorders, guideline value: 30 minutes, per participant	18.40
• for sensorimotor or perceptive disorders, guideline value: 45 minutes, per participant	23.70
• for functional mental disorders, guideline value: 90 minutes, per participant	43.60
• for functional mental disorders as a stress test, guideline value: 180 minutes, per participant	80.80
Brain performance training / neuropsychologically oriented individual treatment, guideline value: 30 minutes	53.20
Brain performance training as group treatment, guideline value: 45 minutes, per participant	23.70
Podiatry	
Callus ablation on both feet	30.80
Callus ablation on one foot	21.80
Nail treatment on both feet	28.90
Nail treatment on one foot	21.80
Podological complex treatment on both feet (callus ablation and nail treatment)	47.90
Podological complex treatment of one foot (callus ablation and nail treatment)	30.80
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	223.80
Adjustment of the orthonyxia clasp according to Ross-Fraser, one-piece including clasp check after 1 to 2 days	43.10

	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	74.60
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	86.10
Treatment with a ready-made adhesive clasp including application and clasp fit check after 1 to 2 days	43.10
Nutritional therapy	
Nutritional therapy is reimbursable as a remedy if it is provided by dietitians, oecotrophologists or nutritionists.	
Initial consultation with treatment planning, guideline value: 60 minutes	75.90
Individual treatment, guideline value: 30 minutes	38.00
Group treatment, guideline value: 30 minutes	12.70
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	16.50
Preparation for childbirth/pregnancy exercises as individual instruction, on doctor's orders, maximum 28 teaching units of 15 minutes each, per unit	21.40
Postpartum gymnastics with instruction in a group (up to 10 persons), maximum 10 hours, per lesson (60 minutes), per participant	16.50
Postpartum gymnastics as individual instruction, on doctor's orders, maximum 20 teaching units of 15 minutes each, per unit	21.40
Rehabilitation sports / functional training	
Rehabilitation sports in groups under medical care and supervision, per participant	
• General rehabilitation sports	7.60
• Rehabilitation sports in water	8.70
• Rehabilitation sports in heart groups	9.80
• Rehabilitation sports for severely disabled people who require increased care	13.80
For children up to the age of 14:	
• General rehabilitation sports	9.80
• Rehabilitation sports in water	12.70
• Rehabilitation sports in children's heart groups	18.40
• Rehabilitation sports for severely disabled children	18.40
Functional training in groups under expert guidance and supervision, per participant	7.60

	reimbursable up to €
Miscellaneous	
Home visit prescribed by doctor	14.00
Travel costs for trips 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 2

(deleted)

Annex 3

Insurance Agreement Act [Versicherungsvertragsgesetz, VVG]

§ 28 Breach of a contractual obligation

(1) In the event of the non-observance of an incidental obligation which the policyholder must fulfil vis-à-vis the insurer prior to the occurrence of an insured event, the insurer may terminate the contract without prior notice within one month after learning of the non-observance, unless the non-observance was not intentional or based on gross negligence.

(2) Where the contract provides that the insurer is not obligated to effect payment in the event of the non-observance of an incidental obligation on the part of the policyholder, he shall be released from the liability if the policyholder intentionally breached the obligation. In the case of grossly negligent non-observance of the obligation, the insurer shall be entitled to reduce any benefits payable commensurate with the severity of the policyholder's fault; the burden of proof that there was no gross negligence shall be on the policyholder.

(3) Notwithstanding subsection (2), the insurer shall be liable insofar as the non-observance of the obligation neither caused the occurrence or the establishment of the insured event nor the establishment or the extent of the insurer's obligation to effect payment. The first sentence shall not apply if the policyholder fraudulently breached the obligation.

(4) The condition on which the insurer's entire or partial release from liability in accordance with subsection (2) is based shall, in the event of a violation of an existing duty to provide information or duty of disclosure after the occurrence of an insured event, be the fact that the insurer instructed the policyholder in separate correspondence and in writing of this legal consequence.

§ 203 Adjustment of premiums and conditions

(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.