

Please take this to your insurance documents

Changes in the General Terms and Conditions of Insurance

Not all changes affect your personal insurance coverage. Only changes in the tariffs in which you are insured are relevant for you. If other persons are also insured under your contract, this applies equally.

As of January 1, 2027, we will make changes to psychotherapy practitioners (see 1.) and the list of remedies (see 2.). The changes are made on the basis of § 203 (3) of the German Insurance Agreement Act (VVG). The independent trustee has agreed to them. Please note that these regulations thus become part of the contract according to law and are binding.

The tariff ARL is adjusted. (see 3.).

In addition, the insurance coverage under the tariff bKV-K I is extended to include out-patient surgical procedures as well as hospital treatments that were recommended or had already begun prior to the commencement of coverage (see 5.).

In addition, editorial changes have been made to the ZbKV tariffs (see 4.).

1. Psychotherapy practitioners

We are updating the terms and conditions to reflect changes to the Psychotherapy Act and the continuing professional education regulations of the state chambers of psychotherapists: These changes led to a comprehensive reform of psychotherapy training, resulting in the creation of a new professional group of certified psychotherapists. The old and new professional titles will continue to exist side by side. This ensures that the existing scope of cover for psychotherapy remains unchanged.

2. List of remedies

In the area of remedies, we are improving the insurance cover and adapting the conditions to the changed situation in the provision of remedies. This involves adjusting some of the maximum amounts in the list of remedies to the increased price level. We also supplement and update individual items in the list of remedies. To do this, we are guided by the changes in state aid. In this way, we maintain the value of the high-quality insurance cover.

3. Tariff ARL

The tariff ARL is adjusted regarding medically prescribed remedies and aids.

Moreover, vaccinations that are already part of the insurance coverage pursuant to a separate agreement will also be incorporated in the terms and conditions for greater transparency.

4. ZbKV: treatment of relatives

For the sake of transparency, the provision regarding the treatment of relatives is being moved from the supplementary terms and conditions to the tariff terms and conditions. This change does not affect the scope of coverage.

5. Expanded coverage in the tariff bKV-K I

We are expanding the scope of coverage for the tariff bKV-K I. Going forward, out-patient surgeries and other procedures performed in a hospital that serve as alternatives to in-patient care including the associated pre- and post-operative examinations will also be covered. In addition, coverage applies to hospital treatments that were recommended or had already begun prior to the commencement of the insurance policy.

Supplement to the insurance contract

(Changes are highlighted in gray)

1. Psychotherapy practitioners

1.1 General Terms and Conditions of Insurance for Healthcare Costs and Daily Hospital Benefits

§ 4 Scope of the duty to render benefits

Part II Tariff Conditions

(2) Notwithstanding § 4 (2) of the MB/KK 2009, in tariffs with benefits for psychotherapy, benefits shall also be rendered for the use of approved psychotherapists and specialist psychotherapists. Coverage is also provided for treatment by approved psychological psychotherapists and pediatric and youth psychotherapists.

Benefits shall be rendered for psychotherapy based on depth analysis and analytical psychotherapy and for systemic therapy and behavioral therapy as well as neuropsychological psychotherapy. [...]

1.2 General Terms and Conditions of Insurance for the Hi.Germany Temporary Comprehensive Health Insurance (AVB/KKb)

§ 4 What do we pay for if an insured event occurs?

(2) What choice of doctors and treatment providers does the insured person have?

As long as the services to be provided are insured in the tariff, the insured person is free to choose any of the following persons: [...]

- approved psychotherapists and specialist psychotherapists. We also provide coverage for treatment by licensed psychological psychotherapists and paediatric and youth psychotherapists. In this case we pay for psychotherapy based on depth analysis and for analytical psychotherapy as well as systemic therapy and behavioural therapy as well as neuropsychological psychotherapy.

1.3 General Insurance Terms and Conditions for Supplemental Insurance Covering Medical Expenses and Daily Hospital Allowance Under the ZbKV and ZbKVA Tariffs for Individual Insurance (AVB/ZbKV)

§ 3 What benefits do we provide in case of an insured event?

(2) Which doctors and healthcare providers are available for the insured person to choose from?

The insured person may freely choose from among the following persons: [...]

If psychotherapy is insured under the tariff, the insured person may also choose licensed psychotherapists as well as specialist psychotherapists. We also provide benefits for treatment by approved psychological psychotherapists and paediatric and youth psychotherapists. In this case we pay for psychotherapy based on depth analysis and for analytical psychotherapy as well as systemic therapy and behavioural therapy as well as neuropsychological psychotherapy.

2. List of remedies

2.1 Tariffs Hi.Medical L, Hi.Medical S, PRIMO, PRIMO M

	reimbursable up to €
Inhalations	
Inhalation therapy - also by means of ultrasound nebulisation	
- as single inhalation	12.10
	12.40
- as room inhalation in a group, per participant	4.80
- as room inhalation in a group - but with the use of local natural healing waters, per participant	7.50
Expenses for the additives required for inhalations shall also be reimbursable separately.	
Radon inhalation in the tunnel	14.90
Radon inhalation through hoods	18.20
Physical therapy / movement-based exercises	
Initial physiotherapeutic findings for the preparation of a treatment plan, once per treatment case	16.50
Physiotherapeutic report upon written request of the prescribed person	66.10
	67.70
Physiotherapeutic diagnostics (PD), once per blank prescription	35.80
	36.70
Needs diagnostics (BD), once per blank prescription	26.80
	27.50
Physiotherapy, also on a neurophysiological basis, respiratory therapy, as individual treatment including the necessary massage, guideline value: 15-20 minutes	29.00
	29.70
Physiotherapy on a neurophysiological basis (KG-ZNS according to Bobath, Vojta, Proprioceptive Neuromuscular Facilitation [PNF]) for central movement disorders acquired after reaching the age of 18 as individual treatment, guideline value: 25-35 minutes	46.00
	47.10

	reimbursable up to €
Physiotherapy on a neurophysiological basis (KG-ZNS according to Bobath, Vojta) for central movement disorders as individual treatment for children until the age of 18 at the latest, guideline value: 30-45 minutes	57.40 58.90
Physiotherapy in a group (2-8 persons), guideline value: 20-30 minutes, per participant	13.00 13.30
Physiotherapy for cerebral dysfunctions in a group (2-4 persons), guideline value:	16.20 16.60
Physiotherapy (breathing therapy) for cystic fibrosis and severe bronchial diseases as individual treatment, guideline value: 60 minutes	86.80 89.00
Physiotherapy in the exercise pool	
- as individual treatment, including the necessary rest, guideline value: 20-30 minutes	33.10 33.90
- in a group (2-3 persons), per participant, including the necessary rest, guideline value: 20-30 minutes	23.60 24.20
- in a group (4-5 persons), per participant, including the necessary rest, guideline value: 20-30 Minutes	15.60 16.00
Manual therapy, guideline value: 15-25 minutes	34.80 35.60
Chiropractic (functional spinal gymnastics) as individual treatment, guideline value: 15-20 minutes	20.00 20.50
Movement-based exercises	
- as individual treatment, guideline value: 10-20 minutes	13.40 13.70
- in a group (2-5 persons), guideline value: 10-20 minutes	8.30 8.50
Movement-based exercises in the exercise pool	
- as individual treatment, including the necessary rest, guideline value: 20-30 minutes	32.10 32.90
- in a group (2-3 persons), per participant, including the necessary rest, guideline value: 20-30 minutes	23.50 24.00
- in a group (4-5 persons), per participant, including the necessary rest, guideline value: 20-30 minutes	15.90 16.30
Extended ambulatory physiotherapy (EAP), guideline value: 120 minutes, per treatment day (Note: This special therapy is associated with specific indications.)	115.30
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	54.50 55.90
Traction treatment with device (e.g. inclined board, extension table, Perl device, sling table) as individual treatment, guideline value: 10-20 minutes	8.80
Massages	
Massages of single or multiple body parts:	
- Classical massage therapy (CMT), segmental, periosteal, reflex zone, brush and colon massage, guideline value: 15-20 minutes	21.10 21.70
- Connective tissue massage, guideline value: 20-30 minutes	25.40 26.00
Manual lymphatic drainage (MLD)	
- Partial treatment, guideline value: 30 minutes	35.10 36.00

	reimbursable up to €
- Large-scale treatment, guideline value: 45 minutes	52.70 54.00
- Full treatment, guideline value: 60 minutes	70.20 72.00
- 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	22.40 23.00
Underwater pressure jet massage, including the necessary rest, guideline value: 15-20 minutes	33.00 33.80
Palliative care – unchanged	
Packs, hydrotherapy, baths	
Hot roll, including the necessary rest, guideline value: 10-15 minutes	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)	15.80 16.20
- 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
Other packs (e.g. wraps, pads, compresses), also with addition	6.10
Dry pack	4.10
Cast	
- 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
Alternating bath, including the necessary rest	
- Partial bath	12.10
- Full bath	17.60
Brush massage bath, including the necessary rest	25.10
Natural moor bath, including the necessary rest	
- Partial bath	43.30
- Full bath	54.10 55.40
Sand bath, including the necessary rest	
- Partial bath	37.90
- Full bath	43.30

	reimbursable up to €
Balneo phototherapy (brine light phototherapy) and light-oil bath, including regreasing 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 shall be increased by € 4.10.	
Baths containing gas	
- Baths containing gas (e.g. carbonic acid bath, oxygen bath), including the necessary rest	27.10 27.80
- 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, guideline value: 5-10 minutes	12.90
Heat therapy using hot air – for one or more body parts, guideline value: 10-20 minutes	7.50
Ultrasound heat therapy, guideline value: 10-20 minutes	14.30 14.70
Electrotherapy	
Electrotherapy of one or more parts of the body with individually adjusted current strengths and frequencies, guideline value: 10-20 minutes	8.30 8.50
Electrostimulation for paralysis, guideline value: per muscle nerve unit 5-10 minutes	18.30 18.70
Iontophoresis, phonophoresis	8.20
Hydroelectric partial bath (two or four cell bath), guideline value: 10-20 minutes	14.90
Hydroelectric full bath (e.g. balvanic bath), also with additives, including the necessary rest, guideline value: 10-20 minutes	29.00
Light therapy – unchanged	
Speech therapy (voice, speech, language and swallow therapy) – unchanged	
Ergotherapy (Occupational therapy)	
Functional analysis and initial consultation, including consultation and treatment planning, once per treatment case	44.20 47.70
Individual treatment	
- for functional motor disorders, guideline value: 45 minutes	52.80 57.00
- for sensorimotor or perceptive disorders, guideline value: 60 Minutes	70.40 76.00

	reimbursable up to €
- for functional mental disorders, guideline value: 75 minutes	88.00 94.90
Individual treatment as counseling for integration into the home and social environment in the context of a visit to the home or social environment, once per treatment case	
- for motor-functional disorders, guideline value: 120 minutes	140.80 151.90
- for sensorimotor or perceptive disorders, guideline value: 120 minutes	182.60
- for functional mental disorders, guideline value: 120 minutes	152.40
Parallel treatment (in the presence of two persons to be treated)	
- for motor-functional disorders, guideline value: 45 minutes, per participant	42.30 45.60
- for sensorimotor or perceptive disorders, guideline value: 60 minutes, per participant	56.30 60.80
- for functional mental disorders, guideline value: 75 minutes, per participant	70.40 76.00
Group treatment	
- for functional motor disorders, guideline value: 45 minutes, per participant	18.50 20.00
- for sensorimotor or perceptive disorders, guideline value: 60 minutes, per participant	24.70 26.60
- for functional mental disorders, guideline value: 105 minutes, per participant	43.10 46.50
- for functional mental disorders as a stress test, guideline value: 180 minutes, per participant	70.20
Brain performance training / neuropsychologically oriented individual treatment, guideline value: 45 minutes	52.80 57.00
Brain performance training, individual treatment as counseling for integration into the home and social environment in the context of a visit to the home or social environment, guideline value: 120 minutes, once per treatment case	152.40
Brain performance training as parallel treatment in the presence of two persons to be treated, guideline: 45 minutes, per participant	42.30 45.60
Brain performance training as group treatment, guideline value: 60 minutes, per participant	24.70 26.60
Podiatry	
Podological treatment (small), guideline value: 35 minutes	34.20 36.10
Podological treatment (large), guideline value: 50 minutes	49.20 52.00
Podological findings, depending on the treatment	3.40 3.60
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
Initial finding	
- Initial finding (small), guideline value: 20 minutes	27.20 28.70

	reimbursable up to €
- Initial finding (large), once per calendar year, guideline value: 45 minutes	54.50 57.60
- Initial finding, once per service provider, guideline value: 20 minutes	21.90 23.20
Therapy report upon written request of the prescribing person	16.40 17.40
Fitting of a one-piece unilateral and bilateral nail correction brace, e.g. according to Ross-Fraser	96.40 101.70
Fabrication of a one-piece unilateral and bilateral nail correction brace, e.g. according to Ross-Fraser	52.80 55.70
Readjustment of the one-piece unilateral and bilateral nail correction brace, e.g. according to Ross-Fraser	48.30 51.00
Preparation of the nail, fitting and application of a multi-part bilateral nail correction brace	92.00 99.90
Preparation of the nail, fitting and application of a one-piece plastic or metal nail correction brace	52.60 55.20
Indication-specific check for fit and accuracy of fit	16.80 17.70
Treatment completion if applicable including the removal of the nail correction brace	25.20 26.60
Nail brace treatment, twice per treatment day	57.20
Surcharge for special efforts involved in the treatment of children up to the age of 14 or of patients with ingrown toenails in stages 2 to 3 (diagnostic group UI2), twice per treatment day	17.40
Adjustment of the orthonyxia clasp according to Ross-Fraser, one-piece including clasp check after 1 to 2 days	37.40
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 dietitians, oecotrophologists or nutritionists	
Nutritional-therapeutic anamnesis, once per treatment case, guideline value: 30 minutes	38.70 40.90
Nutritional-therapeutic anamnesis, once per treatment case, guideline value: 60 minutes	77.40 81.70
Calculation and evaluation of nutrition protocols and development of corresponding individual recommendations, guideline value: 60 minutes	63.40 66.90
Necessary coordination of therapy with a third party	63.40 66.90
Nutritional therapy intervention as individual treatment, guideline value: 30 minutes	38.70 40.90
Nutritional therapy intervention as individual treatment, guideline value: 60 minutes	77.40 81.70
Nutritional therapy intervention as individual treatment in the home or social environment, guideline value: 60 minutes	77.40 81.70

	reimbursable up to €
Nutritional therapy intervention as group treatment, guideline value: 30 minutes	27.10 28.60
Nutritional therapy intervention as group treatment, guideline value: 60 minutes	54.20 57.20
Birth preparation / pregnancy gymnastics / postpartum gymnastics – unchanged	
Rehabilitation sports / functional training – unchanged	
Miscellaneous	
Home visit prescribed by doctor	12.10
Home visit prescribed by doctor including travel expenses, flat rate. If several patients are visited on the same route, the expenses are only reimbursable pro rata per patient.	25.60 27.60
Visit of one or more patients in a social institution/community, including travel expenses, per patient flat rate	16.70 18.00
Home visit for counseling in the home and social environment (additional expense). The home visit is only reimbursable if the services of individual treatment or brain performance training as counseling or nutritional therapeutic intervention for integration into the home and social environment were provided without a medically prescribed home visit. Expenses for services for medically prescribed home visits including travel costs or visiting a patient in a social institution are not eligible for reimbursement.	25.60 27.60
Transmission fee for communication/report to prescriber	1.40
Supply-related flat rate per blank prescription	91.38 98.60

2.2 Tariffs AV, BT, CA, CAG(S) 1/4, CAN, CAZ, KS, MA, MAN, MAS, NK, NK.select L, NK.select S, NK.select XL, SV, ZV, BD Prime

	reimbursable up to €
Physical therapy / movement-based exercises	
Initial physiotherapeutic findings for the preparation of a treatment plan, once per treatment case	19.00
Physiotherapeutic report upon written request of the prescribed person	76.10 77.90
Physiotherapeutic diagnostics (PD), once per blank prescription	41.20 42.30
Needs diagnostics (BD), once per blank prescription	30.90 31.70
Physiotherapy, also on a neurophysiological basis, respiratory therapy, as individual treatment including the necessary massage, guideline value: 15-20 minutes	33.40 34.20
Physiotherapy on a neurophysiological basis (KG-ZNS according to Bobath, Vojta, Proprioceptive Neuromuscular Facilitation [PNF]) for central movement disorders acquired after reaching the age of 18 as individual treatment, guideline value: 25-35 minutes	52.90 54.20

	reimbursable up to €
Physiotherapy on a neurophysiological basis (KG-ZNS according to Bobath, Vojta) for central movement disorders as individual treatment for children until the age of 18 at the latest, guideline value: 30-45 minutes	66.10 67.80
Physiotherapy in a group (2-8 persons), guideline value: 20-30 minutes, per participant	15.00 15.30
Physiotherapy for cerebral dysfunctions in a group (2-4 persons), guideline value: 20-30 minutes, per participant	18.70 19.10
Physiotherapy (breathing therapy) for cystic fibrosis and severe bronchial diseases as individual treatment, guideline value: 60 minutes	99.90 102.40
Physiotherapy in the exercise pool	
- as individual treatment, including the necessary rest, guideline value: 20-30 minutes	38.10 39.00
- in a group (2-3 persons), per participant, including the necessary rest, guideline value: 20-30 minutes	27.20 27.90
- in a group (4-5 persons), per participant, including the necessary rest, guideline value: 20-30 Minutes	18.00 18.40
Manual therapy, guideline value: 15-25 minutes	40.10 41.00
Chiropractic (functional spinal gymnastics) as individual treatment, guideline value: 15-20 minutes	23.00 23.60
Movement-based exercises	
- as individual treatment, guideline value: 10-20 minutes	15.50 15.80
- in a group (2-5 persons), guideline value: 10-20 minutes	9.60 9.80
Movement-based exercises in the exercise pool	
- as individual treatment, including the necessary rest, guideline value: 20-30 minutes	37.00 37.90
- in a group (2-3 persons), per participant, including the necessary rest, guideline value: 20-30 minutes	27.10 27.60
- in a group (4-5 persons), per participant, including the necessary rest, guideline value: 20-30 minutes	18.30 18.80
Extended ambulatory physiotherapy (EAP), guideline value: 120 minutes, per treatment day (Note: This special therapy is associated with specific indications.)	132.60
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	62.70 64.30
Traction treatment with device (e.g. inclined board, extension table, Perl device, sling table) as individual treatment, guideline value: 10-20 minutes	10.20
Massages	
Massages of single or multiple body parts:	
- Classical massage therapy (CMT), segmental, periosteal, reflex zone, brush and colon massage, guideline value: 15-20 Minutes	24.30 25.00
- Connective tissue massage, guideline value: 20-30 minutes	29.30 29.90
Manual lymphatic drainage (MLD)	
- Partial treatment, guideline value: 30 minutes	40.40 41.40

	reimbursable up to €
- Large-scale treatment, guideline value: 45 minutes	60.70 62.10
- Full treatment, guideline value: 60 minutes	80.80 82.80
- 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	25.80 26.50
Underwater pressure jet massage, including the necessary rest, guideline value: 15-20 minutes	38.00 38.90
Palliative care – unchanged	
Packs, hydrotherapy, baths	
Hot roll, including the necessary rest, guideline value: 10-15 minutes	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)	18.20 18.70
- 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
Other packs (e.g. wraps, pads, compresses), also with addition	7.10
Dry pack	4.80
Cast	
- 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 bath, including the necessary rest	
- Partial bath	14.00
- Full bath	20.30
Brush massage bath, including the necessary rest	28.90
Natural moor bath, including the necessary rest	
- Partial bath	49.80
- Full bath	62.30 63.80
Sand bath, including the necessary rest	
- Partial bath	43.60
- Full bath	49.80

	reimbursable up to €
Balneo phototherapy (brine light phototherapy) and light-oil bath, including regreasing and the necessary rest	49.80
Medical baths with additive	
- 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	31.20 32.00
- 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 nebulization	
- as single inhalation	14.00 14.30
- 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, guideline value: 5-10 minutes	14.90
Heat therapy using hot air – for one or more body parts, guideline value: 10-20 minutes	8.70
Ultrasound heat therapy, guideline value: 10-20 minutes	16.50 17.00
Electrotherapy	
Electrotherapy of one or more parts of the body with individually adjusted current strengths and frequencies, guideline value: 10-20 minutes	9.60 9.80
Electrostimulation for paralysis, guideline value: per muscle nerve unit 5-10 minutes	21.10 21.60
Iontophoresis, phonophoresis	9.50
Hydroelectric partial bath (two or four cell bath), guideline value: 10-20 minutes	17.20
Hydroelectric full bath (e.g. balvanic bath), also with additives, including the necessary rest, guideline value: 10-20 minutes	33.40

	reimbursable up to €
Light therapy – unchanged	
Speech therapy (voice, speech, language and swallow therapy) – unchanged	
Ergotherapy (Occupational therapy)	
Functional analysis and initial consultation, including consultation and treatment planning, once per treatment case	50.90 54.90
Individual treatment	
- for functional motor disorders, guideline value: 45 minutes	60.80 65.60
- for sensorimotor or perceptive disorders, guideline value: 60 Minutes	81.00 87.40
- for functional mental disorders, guideline value: 75 minutes	101.20 109.20
Individual treatment as counseling for integration into the home and social environment in the context of a visit to the home or social environment, once per treatment case	
- for motor-functional disorders, guideline value: 120 minutes	162.00 174.70
- for sensorimotor or perceptive disorders, guideline value: 120 minutes	210.00
- for functional mental disorders, guideline value: 120 minutes	175.30
Parallel treatment (in the presence of two persons to be treated)	
- for motor-functional disorders, guideline value: 45 minutes, per participant	48.70 52.50
- for sensorimotor or perceptive disorders, guideline value: 60 minutes, per participant	64.80 70.00
- for functional mental disorders, guideline value: 75 minutes, per participant	81.00 87.40
Group treatment	
- for functional motor disorders, guideline value: 45 minutes, per participant	21.30 23.00
- for sensorimotor or perceptive disorders, guideline value: 60 minutes, per participant	28.50 30.60
- for functional mental disorders, guideline value: 105 minutes, per participant	49.60 53.50
- 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: 45 minutes	60.80 65.60
Brain performance training, individual treatment as counseling for integration into the home and social environment in the context of a visit to the home or social environment, guideline value: 120 minutes, once per treatment case	175.30
Brain performance training as parallel treatment in the presence of two persons to be treated, guideline: 45 minutes, per participant	48.70 52.50
Brain performance training as group treatment, guideline value: 60 minutes, per participant	28.50 30.60
Podiatry	
Podological treatment (small), guideline value: 35 minutes	39.40 41.60
Podological treatment (large), guideline value: 50 minutes	56.60 59.80

	reimbursable up to €
Podological findings, depending on the treatment	4.00 4.20
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
Initial finding	
- Initial finding (small), guideline value: 20 minutes	31.30 33.10
- Initial finding (large), once per calendar year, guideline value: 45 minutes	62.70 66.30
- Initial finding, once per service provider, guideline value: 20 minutes	25.20 26.70
Therapy report upon written request of the prescribing person	18.90 20.10
Fitting of a one-piece unilateral and bilateral nail correction brace, e.g. according to Ross-Fraser	110.90 117.00
Fabrication of a one-piece unilateral and bilateral nail correction brace, e.g. according to Ross-Fraser	60.80 64.10
Readjustment of the one-piece unilateral and bilateral nail correction brace, e.g. according to Ross-Fraser	55.60 58.70
Preparation of the nail, fitting and application of a multi-part bilateral nail correction brace	105.80 114.90
Preparation of the nail, fitting and application of a one-piece plastic or metal nail correction brace	60.50 63.50
Indication-specific check for fit and accuracy of fit	19.40 20.40
Treatment completion if applicable including the removal of the nail correction brace	29.00 30.60
Nail brace treatment, twice per treatment day	65.80
Surcharge for special efforts involved in the treatment of children up to the age of 14 or of patients with ingrown toenails in stages 2 to 3 (diagnostic group UI2), twice per treatment day	20.10
Adjustment of the orthonyxia clasp according to Ross-Fraser, one-piece including clasp check after 1 to 2 days	43.10
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.	
Nutritional-therapeutic anamnesis, once per treatment case, guideline value: 30 minutes	44.60 47.10
Nutritional-therapeutic anamnesis, once per treatment case, guideline value: 60 minutes	89.10 94.00

	reimbursable up to €
Calculation and evaluation of nutrition protocols and development of corresponding individual recommendations, guideline value: 60 minutes	73.00 77.00
Necessary coordination of therapy with a third party	73.00 77.00
Nutritional therapy intervention as individual treatment, guideline value: 30 minutes	44.60 47.10
Nutritional therapy intervention as individual treatment, guideline value: 60 minutes	89.10 94.00
Nutritional therapy intervention as individual treatment in the home or social environment, guideline value: 60 minutes	89.10 94.00
Nutritional therapy intervention as group treatment, guideline value: 30 minutes	31.20 32.90
Nutritional therapy intervention as group treatment, guideline value: 60 minutes	62.40 65.80
Birth preparation / pregnancy gymnastics / postpartum gymnastics – unchanged	
Rehabilitation sports / functional training – unchanged	
Miscellaneous	
Home visit prescribed by doctor	14.00
Home visit prescribed by doctor including travel expenses, flat rate. If several patients are visited on the same route, the expenses are only reimbursable pro rata per patient.	29.50 31.80
Visit of one or more patients in a social institution/community, including travel expenses, per patient flat rate	19.30 20.70
Home visit for counseling in the home and social environment (additional expense). The home visit is only reimbursable if the services of individual treatment or brain performance training as counseling or nutritional therapeutic intervention for integration into the home and social environment were provided without a medically prescribed home visit. Expenses for services for medically prescribed home visits including travel costs or visiting a patient in a social institution are not eligible for reimbursement.	29.50 31.80
Transmission fee for communication/report to prescriber	1.70
Supply-related flat rate per blank prescription	105.10 113.40

3. **Tariff ARL**

3.1 **Tariff ARL 57**

II. **Insurance Benefits**

1. **Out-patient and hospital treatment**

1.10 **Vaccinations**

The costs for vaccinations against influenza, tetanus, diphtheria, rabies, poliomyelitis as well as tick bites are reimbursable.

The costs for single or multiple vaccinations recommended by the German Permanent Committee (STIKO Ständige Impfkommision) with the Robert Koch-Institut are reimbursable; not reimbursable are vaccinations which are recommended before a stay abroad and vaccinations as a result of professional activity which the employer has to offer on the basis of legal prescriptions.

The numbering of the following paragraphs changes accordingly.

3.2 **Tariff ARL.57 and ARL.77**

II. **Insurance Benefits**

1. **Out-patient and hospital treatment**

1.7 **Medically prescribed remedies**

~~Such as baths, massages, radiotherapy, inhalations, electrical and physical medical treatment, physiotherapy.~~

The following remedies are covered:

The following remedies are covered: physiotherapy/kinesitherapy, remedial exercises, massages, physiotherapy in palliative care, packs/hydrotherapy/baths, inhalations, cryotherapy and thermotherapy, electrical and physical medical treatment, electrotherapy, exposure, speech therapy, ergotherapy, chiropody, nutrition therapy. A lump-sum of € 50 will be paid for any prenatal classes as well as for regression therapy after pregnancy.

1.8 **Medically prescribed aids**

~~However no luxury types such as visual aids, bandages, orthopaedic shoes and inlays, rubber stockings, artificial prostheses, hearing aids, wheel chairs, artificial larynx and supporting apparatus.~~

The costs for aids (objective and technical devices as well as body replacements),

- which directly palliate or balance handicaps, sequelae of disease or accidents (e.g. wheel chairs, prostheses)
- which are necessary for a therapy and diagnostics (e.g. blood pressure monitor),

- which are decisive for the life support (life-preserving aids such as oxygen resuscitation apparatus)
- Visual Aids (no luxury types)

Furthermore we reimburse the costs of the purchase and the training of a guide dog.

Furthermore the costs for the repair and reparation of aids, except the repair of soles and heels of orthopaedic made-to-measure shoes are reimbursed.

Aids are not reimbursable,

- if the Germany Compulsory Nursing Care Insurance cover these,
- if they are within the range of fitness, wellness and / or relaxing,
- if they are articles of daily use and hygiene articles of daily use (such as clinical thermometer, anti allergy bed linen)

Aids which are required for a limited period of time should be leased.

1.10 **Vaccinations**

The costs for vaccinations against influenza, tetanus, diphtheria, rabies, poliomyelitis as well as tick bites are reimbursable.

The costs for single or multiple vaccinations recommended by the German Permanent Committee (STIKO Ständige Impfkommision) with the Robert Koch-Institut are reimbursable; not reimbursable are vaccinations which are recommended before a stay abroad and vaccinations as a result of professional activity which the employer has to offer on the basis of legal prescriptions.

The numbering of the following paragraphs changes accordingly.

4. Editorial changes regarding treatments of Relatives

4.1 Additional Conditions to the Supplementary Health Coverage under (Z)bKV- and ZbKVA tariffs

§ 2 Participation with the Group Insurance Contract, Commencement and Extent of the Insurance Coverage

~~(7) The limitation of benefits for treatments of relatives mentioned in the General Conditions of Health and Daily Hospital Indemnity Coverage (§ 5 para. 1g) is fully valid; § 5 Part II N°4 is not valid.~~

4.2 General Terms and Conditions of Insurance for Healthcare Costs and Daily Hospital Benefits

§ 5 Restriction of the duty to render benefits

Part II Tariff conditions

(4) A claim to benefits shall also exist for treatments by spouses, life partners pursuant to § 1 of the Life Partnership Act (see annex), parents or children. However, this shall not apply to the tariffs AE, BISS, CAE, MA, MAN, MAS, MS, MSW, NK, PRIMO, PRIMO M, ZV and ZVH as well as all bKV, ZbKV und ZbKVA tariffs (company health insurance).

5. Expanded coverage in the tariff bKV-K I

5.1 Tariffs bKV-K, ZbKV-K and ZbKVA-K

II. Insurance Benefits

The insurance coverage includes

- hospital treatment
- as well as, under tariff bKV-K (~~tariff level II~~), out-patient operations and other medical interventions in hospital replacing an in-patient stay (see point 6. of the tariff)

in the Federal Republic of Germany [...]

The insurer grants benefits for [...]

- In tariff bKV-K (~~tariff rate II~~) for medically necessary out-patient operations or other medical interventions in hospital replacing an in-patient stay as well as the associated pre and post examinations if the German statutory health insurance pays.

Out-patient surgeries only under tariff bKV-K (~~tariff level II~~)

6.1 Out-patient surgery

[...]

5.2 Additional Conditions to the Company Supplementary Health Coverage (German: bKV) Financed by the Employer as per the bKV tariffs

§ 2 Participation with the Group Insurance Contract, Commencement and Extent of the Insurance Coverage

(4) Insurance coverage is granted from the beginning of the insurance agreement. Events insured against which have already been occurred before the insurance agreement are covered with effect of the insurance agreement. This does not apply

- In tariff ~~bKV-K I~~ and bKV-KH for a hospital treatment envisaged or already begun before the effect of the insurance agreement.