

Comparison of benefits offered by Hallesche comprehensive health insurance

At a glance: Our exceptional range of benefits

Status: October 2022

Quality criteria	NK.select S	NK.select L	NK.select XL
Deductible per year and insured person	For out-patient, in-patient, dentist: NK.select S 600 € 600 NK.select S 1200 € 1,200 NK.select S 3000 € 3,000 (for children and teenagers half)	For out-patient, in-patient, dentist: NK.select L 600 € 600 NK.select L 1200 € 1,200 NK.select L 3000 € 3,000 (for children and teenagers half)	For out-patient, in-patient, dentist: NK.select XL 600 € 600 NK.select XL 1200 € 1,200 NK.select XL 3000 € 3,000 (for children and teenagers half)
Bonus (monthly payment, offset in the event of a benefit claim)	NK.select S Bonus with € 100 monthly bonus (for children and teenagers half)	NK.select L Bonus with € 100 monthly bonus (for children and teenagers half)	NK.select XL Bonus with € 100 monthly bonus (for children and teenagers half)

At the doctor			
Scale of fees for doctors (GOÄ), out-patient	Up to the maximum rates		Also beyond the maximum rates – as far as factually and legally justified
Medical treatment	100 %, if the primary physician (primary care physician, ophthalmologist, gynaecologist, paediatrician, emergency doctor, doctor on call or a doctor/specialist contacted via our video consultation) is consulted first; 75 % if a specialist is consulted directly	100 %	100 %
Medicines and dressings	80 % up to € 4.000 invoice amount per calendar year, beyond that 100 % (Generika always 100 %)	80 % up to € 2.000 invoice amount per calendar year, beyond that 100 % (Generika always 100 %)	100 %
Rides and transports	100 %	100 %	100 %
	To and from the nearest available suitable doctor/hospital in case of emergencies, inability to walk, dialysis, deep therapy, chemotherapy and out-patient surgeries		
Psychotherapy	70 %	80 %	90 %
	By doctors and non-physician therapists without agreement in advance		

Quality criteria	NK.select S	NK.select L	NK.select XL
Medical aids	80 % up to € 4.000 invoice amount per calendar year, beyond that 100 % (100 % when purchased through the insurer)	80 % up to € 2.000 invoice amount per calendar year, beyond that 100 % (100 % when purchased through the insurer)	100 %
	Open catalogue of aids		
Remedies	80 % up to € 4.000 invoice amount per calendar year, beyond that 100 %	80 % up to € 2.000 invoice amount per calendar year, beyond that 100 %	100 %
	Reimbursement of remedies according to the tariff catalog; speech therapy and occupational therapy also for adults; treatment by certified members of non-medical professions also		
Medical screening	100 %	100 %	100 %
	Without limitation to the statutory programs, related to age, frequency or certain diseases		
Vaccinations	100 %	100 %	100 %
	(Recommended by the STIKO), including travel vaccinations		
Visual aids/refractive surgery (e. g. Lasik)	Up to € 150 every 2 years. In case of a change in vision of at least 0.5 diopters also earlier.	Up to € 300 every 2 years. In case of a change in vision of at least 0.5 diopters also earlier. Refractive surgery (e. g. Lasik) up to € 1,500/eye, every 5 years.	Up to € 450 every 2 years. In case of a change in vision of at least 0.5 diopters also earlier. Refractive surgery (e. g. Lasik) up to € 2,500/eye, every 5 years.
Alternative practitioner	No benefit	80 % up to € 1,200 performance amount per calendar year (GebÜH)	80 % up to € 2,400 performance amount per calendar year (GebÜH)
Out-patient palliative care	100 %	100 %	100 %
Fertility treatment and cryopreservation	No benefit	80 %	100 %
Medical training for chronically ill people	Without limitation		
Further out-patient benefits	100 % for sociotherapy, for the assistance of midwives or male midwives (incl. delivery in birth centre), for home nursing care, for social pediatrics and early intervention		

Quality criteria	NK.select S	NK.select L	NK.select XL
In the hospital			
Scale of fees for doctors (GOÄ), in-patient	Up to the maximum rates for treatment by attending physician	Also beyond their maximum rates-if objectively and legally justified	
General hospital services	100 %, for private hospitals max. 150 % of the costs that would have been incurred in a public hospital. No limit in case of emergency/accident	100 %, for private hospitals max. 200 % of the costs that would have been incurred in a public hospital. No limit in case of emergency/accident	
Treatment	Standard and attending physician services	100 % for private medical treatment (daily hospital allowance of € 30 if private medical treatment is not claimed)	100 % for private medical treatment (daily hospital allowance of € 60 if private medical treatment is not claimed)
Accommodation	100 % for multi-bed room	100 % for two-bed room (daily hospital allowance of € 30 if two-bed room is not claimed)	100 % for one-bed room (daily hospital allowance of € 20 if one-bed is not claimed or € 50 if one-and two-bed room is not claimed)
Rooming-In	100 %	100 %	100 %
	Up to the age of 16		
Psychotherapy	100 %	100 %	100 %
	Without limitation of the length of stay and without written agreement in advance		
Ambulance transportation	100 %	100 %	100 %
	Transportation to and from the nearest suitable hospital without mileage limit, without restriction to certain means of transport Additionally: 100 % for rides to and from the nearest suitable hospital in case of emergencies, inability to walk and chemotherapy		

Quality criteria	NK.select S	NK.select L	NK.select XL
At the dentist			
Scale of fees for dentists (GOZ)	Up to the maximum rates		Also beyond their maximum rates – if objectively and legally justified
Dental treatment	100 %	100 %	100 %
Dental prophylaxis	100 % (PTC 1 x per calendar year)	100 % (PTC 2 x per calendar year)	100 %
Dentures and inlay	70 %	80 %	90 %
Orthodontics	70 %	80 %	90 %
Maximal amounts for dental treatment	<p>Maximum performance amounts, in total</p> <p>€ 500 in the 1st calendar year € 1,000 in the 1st to 2nd calendar year € 1,500 in the 1st to 3rd calendar year € 2,000 in the 1st to 4th calendar year € 4,000 per year from the 5th calendar year.</p> <p>If the Insured has had an annual preventive dental checkup in the last 5 calendar years prior to the start of this insurance, € 4,000 per year beginning with the 4th calendar year. These maximum amounts do not apply in case of an accident.</p>	<p>Maximum performance amounts, in total</p> <p>€ 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 unlimited from the 5th calendar year.</p> <p>If the Insured has had an annual preventive dental checkup in the last 5 calendar years prior to the start of this insurance, the limit will not apply beginning with the 4th calendar year. These maximum amounts do not apply in case of an accident.</p>	<p>Maximum performance amounts, in total</p> <p>€ 1,500 in the 1st calendar year € 3,000 in the 1st to 2nd calendar year € 4,500 in the 1st to 3rd calendar year € 6,000 in the 1st to 4th calendar year unlimited from the 5th calendar year.</p> <p>If the Insured has had an annual preventive dental checkup in the last 5 calendar years prior to the start of this insurance, the limit will not apply beginning with the 4th calendar year. These maximum amounts do not apply in case of an accident.</p>
Treatment and cost plan	Submission of an estimated invoice amount for dental treatment of € 2,500 or more; if not submitted, half of the exceeding part will be reimbursed; always required for implants or orthodontic treatment		
Price-benefit schedule for dental material and laboratory work	No list		

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Further benefits			
Promotion for medical screening and vaccinations	Out-patient and dental medical screening as well as vaccinations are not counted towards the deductible/bonus and are not taken into account for premium reimbursement		
Co-insurance free of charge of one child	Up to the age of 1		
Childcare allowance	No benefit	€ 100 per day, max. 10 days per calendar year	
Family and household help	No benefit	100 % up to € 100 per day	100 % up to € 150 per day
Digital health applications	100 % for digital health applications included in the list of digital health applications of the Federal Institute for Drugs and Medical Devices 80 % up to € 1,600 of the performance amount for other digital health applications after written agreement in advance		
Hospice	100 %	100 %	100 %
	Reimbursement in the case of an incurable, progressive or highly advanced illness with limited life expectancy in accordance with the statutory health insurance benefit		
Spa treatment	Benefits for spa and sanatorium treatments for medical services, medicines and dressings (without accommodation costs) at the respective reimbursement rates as well as 100 % for spa schedule and spa tax		
Spa allowance	No benefit		€ 20 per day, for max. 28 days Following a minimum 14 – day hospital stay
Abroad			
Free choice of doctor abroad	The restriction to the German scale of fees can be revoked by separate agreement	Not tied to the German scale of fees for doctors and dentists (GOÄ/GOZ)	
Scope	Medical treatment anywhere in the world during a temporary stay abroad. Specific medically necessary treatment abroad if such is not possible in Germany		
Return transport/burial abroad or repatriation	From URZ tariff: 100 % for additional travel expenses; also burial abroad or repatriation	100 % reimbursement for additional travel costs; also burial abroad or repatriation to Germany	

Please note that the scope of the individual health benefits results from the tariff conditions.