

Hi.Germany

## Product details Tariff Hi.Medical

	Hi.Medical S	Hi.Medical L
Out-patient deductible	Tariff rate P500: Deductible of 10 %, up to max. own contribution of € 500 per year  Tariff rate 1200: Deductible of € 1,200 per year	Tariff rate P500: Deductible of 10 %, up to max. own contribution of € 500 per year  Tariff rate 1200: Deductible of € 1,200 per year

Out-patient benefits		
Medical treatment / Specialist treatment	100 % up to the maximum rates shown in the Fee Schedule	100 % up to the maximum rates shown in the Fee Schedule
Digital health applications (Apps)	100 % up to € 60 per year	100 % up to € 120 per year
Check-up	100 % for programs on a statutory basis up to 18 years	100 % for programs on a statutory basis without age limit
Medicaments and dressings	100 %	100 %
Vaccinations	100 % as part of the STIKO	100 % as part of the STIKO
Remedies	100 % up to € 750, in case of serious illness or an accident beyond that	100 % up to € 1,500, in case of serious illness or an accident beyond that
Naturopathic treatment	100 % by doctors	100 % by doctors  100 % up to € 500 for other treatment providers (e.g. alternative practitioners, osteopaths)
Visual aids	–	100 % up to € 250, every 2 years
Refractive Surgery	–	100 % up to € 750 for each eye
Aids	100 % for the basic version	100 %
Out-patient psychotherapy	–	100 % for 25 sessions per calendar year, without prior confirmation

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Radiation Diagnostics / radiation therapy	100 %	100 %
Ambulance transport	100 % for transport to and from the nearest suitable doctor or hospital. <ul style="list-style-type: none"> <li>• in an emergency or</li> <li>• for dialysis, deep radiation or chemotherapy</li> </ul>	100 % for transport to and from the nearest suitable doctor or hospital. <ul style="list-style-type: none"> <li>• in an emergency or</li> <li>• for dialysis, deep radiation or chemotherapy</li> </ul>
Fertility treatment	–	100 % up to € 2,500 after prior commitment, at the earliest 24 months after the start of insurance coverage; once during the contract period
Help from midwives/nurses	100 %	100 %

In-patient benefits		
Accommodation in hospital	Multi-bed room	One-bedded or two-bedded room
Senior consultant in hospital	–	100 % up to the maximum rates of the German Fee regulations
Stationary transports	100 % for transport to and from the nearest suitable hospital.	100 % for transport to and from the nearest suitable hospital.
Private hospital	Up to 100% of the general hospital services of a public hospital, and even more in case of emergency admission	Up to 100% of the general hospital services of a public hospital, and even more in case of emergency admission
General practitioner / attending midwife	100 %	100 %
Accommodation and food in hospital for one parent	100 % with a child (up to 16 years) in hospital	100 % with a child (up to 16 years) in hospital

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<b>Further benefits</b>		
Spa treatment	–	100 % for medical treatment, remedies, aids etc.; no assumption of the costs for board and lodging
Detoxification treatment	–	Once during the contract period
Follow-up treatment	100 %	100 %
In-patient/ semi-stationary hospice care	100 %	100 %
Ambulant palliative care	100 %	100 %
Home Nursing	100 %	100 %
Sociotherapy	100 %	100 %
Return transport from abroad to Germany	100 %	100 %

Please note that the scope of the individual benefits is determined by the insurance conditions.