

pronova **BKK**

Partner für Ihre Gesundheit



I want to be
insured
there ...



... where
I will be well
looked after!

Over 640,000 insured persons in Germany place their trust in pronova BKK for matters of health. This is because of the personal commitment and health competence of our employees in the 90 customer service centres? throughout the country – which amounts to 20,000 years of professional experience!

If you visit us, call or write to us, you can always rely on committed and expert advice – as should be expected from a true 'health partner'.

Many of our customers are employed by world class companies such as Bayer, BASF, Boehringer Ingelheim, Continental, Ford, Hapag Lloyd and Michelin. The relationship between pronova BKK and these companies is of course based on a partnership.

This is evident from our strong commitment to occupational health management. Read on to find out how we can care for your health or intervene in the case of illness.

Your health matters to us!



Trust. Competence. Partnership.
Commonplace at pronova BKK.



Family ties

Family is particularly important to pronova BKK. Numerous offers are available to help you keep your family members in good health. And you usually pay just one premium – irrespective of the size of your family.



“Family above all”.



Fantastic!
pronova BKK was given top marks for its family insurance.

For us as well:

- ⇒ Allowance for a sick child
- ⇒ Parents to accompany small children during their hospital visits
- ⇒ Domestic help
- ⇒ Alternative forms of treatment (homeopathy, acupuncture, osteopathy)
- ⇒ Outpatient operations
- ⇒ Possible payment-free dentures and dental prostheses even for adults
- ⇒ Orthodontic treatment for children
- ⇒ Bonus programme for the whole family
- ⇒ Special offers for pregnancies and births (see next page)
- ⇒ Active week family program
- ⇒ Preventive vaccinations, including for trips abroad
- ⇒ Additional medical check-ups for children



Proud parents

pronova BKK is your welfare companion to share your joys and will do everything to give your child the best possible start. So why not insure the whole family with us at the same time?



“Having a baby changes your perspective on life.”

We help you through an exciting period of your life:

- ⇒ Medical check-ups for pregnant women
- ⇒ Courses and assistance from a midwife
- ⇒ Childbirth in a birth centre
- ⇒ BabyCare – our programme to avoid premature births
- ⇒ Family Care Newsletter – Tips from pregnancy to the tenth birthday
- ⇒ Maternity allowance
- ⇒ Medical check-ups for the baby
- ⇒ 24 hour health line
- ⇒ 'Nine Months' – our exclusive book on pregnancy and childbirth
- ⇒ Free insurance during parental leave
- ⇒ Domestic help – not only during hospital stay





Strong start

As a partner of world-class companies, pronova BKK is familiar with the business world. We are therefore ideal partners for your education, studies or the start to your career.



“Health insurance has never been important to me before!”

It has to us:

- ⇒ 'Proberaum' (rehearsal room), our internet portal for young people, discusses topics relating to job applications, training and new careers, nutrition, body and soul – visit us at www.proberaum.pronovabkk.de
- ⇒ You do not yet have a social insurance number? We will sort it out for you!
- ⇒ Fitness offers e.g. the active week for young people
- ⇒ Attractive monetary and non-monetary bonus programme
- ⇒ Co-payment exemption e.g. for pharmaceutical products
- ⇒ Medical check-ups for young people
- ⇒ Subsidised professional tooth cleaning
- ⇒ Special offer: Additional insurance for young professionals



www.proberaum.pronovabkk.de



High performer

Health is a top priority – particularly in the workplace. We are familiar with the business world and aware of all its challenges.



“I spend a lot of time at work”.

... and I appreciate healthy conditions:

- ⇒ Company campaigns such as health days, vaccination programmes and information days on nutrition
- ⇒ Courses on stress prevention and back health
- ⇒ Promotion of exercise courses
- ⇒ Screening tests
- ⇒ Advice on occupational safety, noise protection and ergonomics in the workplace
- ⇒ Close cooperation with the company physicians
- ⇒ 'online emotional support' from experts
- ⇒ Bonus programme with attractive premiums for participants, including on occupational prevention and screening measures



Old hands

Middle and old aged people feel in safe hands with pronova BKK because we unite life experience and long years of health expertise. We are happy to help!



“Health insurance becomes increasingly important with age, and demands also increase”.

We share your opinion:

- ⇒ Telephone health advice 24 hours a day, 365 days a year
- ⇒ 90 offices throughout the country, always with close personal contact
- ⇒ Alternative types of treatment (homeopathy, acupuncture, osteopathy)
- ⇒ Rehabilitation and check-up services
- ⇒ Mentoring programmes for chronic illnesses such as diabetes (type 1 and type 2), breast cancer, coronary heart diseases, asthma and COPD
- ⇒ Medicine and hospital treatment
- ⇒ Home care
- ⇒ Nursing care and nursing insurance
- ⇒ Possible payment-free dentures and teeth prostheses
- ⇒ Additional insurance products, in some cases without medical examination
- ⇒ Additional tips and contacts at www.pronova.aktivbleiber.de
- ⇒ Programmes as part of integrated care



We Have

more
to offer!

Outpatient operations · medicine · medical treatment · foreign health insurance · Baby care to prevent premature births · special treatment methods in different medical domains · occupational health management · bonus programme with attractive premiums · nutritional advice · free health care for family members · health check-up · health helpline 24/7 · flu immunization · domestic assistance · home care · therapeutic and help appliances · skin cancer screening · vaccinations including for private foreign trip · sickness allowance · hospital treatment · assumption of costs for natural therapies · cures · online emotional support from experts · maternity allowance · mother/father and child cures · online office · on-site personal service at 90 locations throughout the country · preventive courses with qualified management programme for chronically ill patients · psychotherapeutic treatment · dental treatment · additional insurance products at favourable conditions · check-up services · optional rates · dentures and tooth prosthesis · co-payment exemption and much more!

Here is further information about some of our valuable services – read more about:

Bonus programme

Additional insurance products

Prevention

Early detection

Customer service

Health expertise



Bonus programme

Scorers live
more healthily

“An additional bonus for contributing to my health? That’s what I call a good deal!”

You want to stay healthy – we want to help you. There are many ways for you to protect your health. We will support you and reward your success with valuable bonuses.

Everyone insured with pronova BKK is welcome to participate.

- ⇒ Attractive non-monetary bonuses or up to 220 euros cash bonus
- ⇒ Collect points by participating in prevention and early diagnosis examinations, complete vaccinations, professional teeth cleansing, sport activities, etc.
- ⇒ Whoever participates in the prevention measures financially promoted by pronova BKK is entitled to further bonuses.

The current bonuses and applicable requirements can be viewed at www.pronovabkk.de/bonusprogramm.



Additional insurance products

Individually optimised

"I decide for myself which risks I care most about. pronova BKK then produces a favourable offer".

Are you thinking about additional insurance? In cooperation with best advice, we provide very reasonable conditions and a quick service.

PROKOMPAKT

A tooth prosthesis/Dentures, corrective lenses, alternative medicine treatments/naturopaths?non-medical treatments, hearing aids, additional hospital or cure payments, illnesses or accidents abroad – statutory health insurances do not always fully cover the costs. ProKompakt offers the appropriate supplement, without even a medical examination.

PROSTATIONÄR (hospitalisation)

Staying in hospital is sometimes unavoidable. Greater comfort, peace and treatment from chief physicians might speed up your recovery. ProStationär offers the appropriate supplement.

PROTAG (per day)

Imagine that you are ill for six weeks and unable to work. Your employer will generally only pay your normal salary during this period. pronova BKK will give you your sickness allowance after this period, however this will be lower than your usual income according to legislation. ProTag offers the appropriate supplement, without you having to wait!

PROREISE (travel)

Illnesses, accidents and necessary transport back to your home can significantly increase the expenses of your holiday abroad. ProReise offers the appropriate supplement in the form of a 24 hour help line!

PROPFLEGE (care)

Care is certainly not only required by older generations. Serious accidents or severe illnesses with long-term effects can happen to anyone, making them dependent on nursing care, either for a limited or permanent period of time.

PROVORSORGE (prevention)

The costs for a decent funeral often present a huge additional burden for those left behind.

Find out more at www.pronovaprivat.de



Prevention

It feels good!

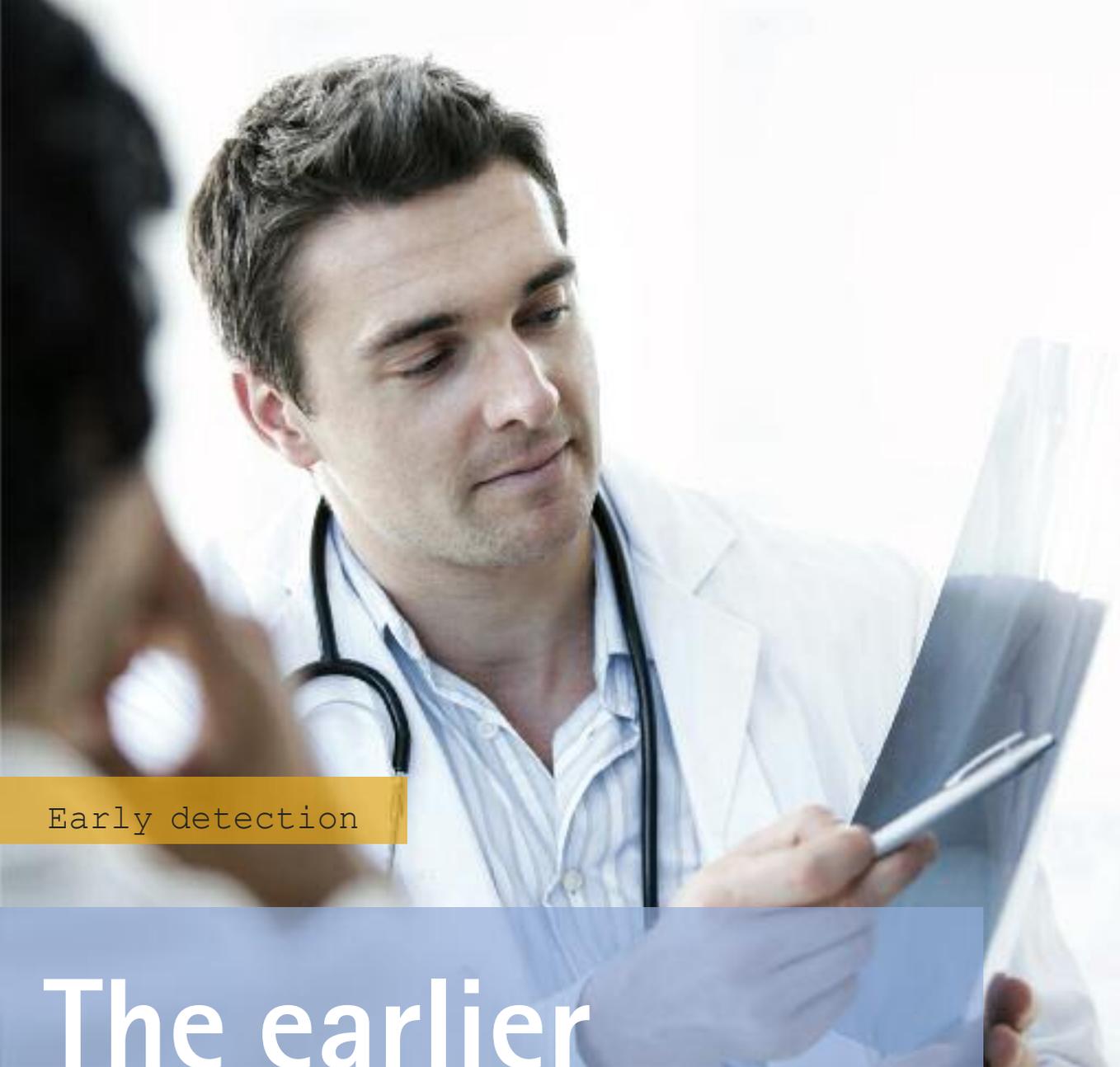
“A personal prevention budget of € 150 – and I have the freedom to choose!”

Many widespread illnesses today are partly dependent on conduct. Reversely, this means that you can contribute decisively to your health by changing your lifestyle, thus avoiding or recovering from obesity, back problems, stress depression, consequences of nicotine or alcohol abuse as well as coronary heart diseases for example.

Be it through aquafitness, hatha yoga, muscle relaxation acc. to Jacobson, Nordic Walking, Qi Gong, back exercises or Tai Chi: the treatments and facilities we recommend are quality proven and can be viewed on the prevention data base at www.pronovabkk.de. You can decide which of these offers to choose. We support you with an annual prevention budget of € 150 per person.

- Relaxation exercises/stress prevention
- Exercise training
- Nutritional advice
- Addiction prevention
- Active week: a week-long active programme in attractive health resorts
- Well-Active: our 4 day fitness programme

Tip: If you participate at the same time in our bonus programme, you will receive valuable bonus points for your prevention measures.



Early detection

The earlier the better!

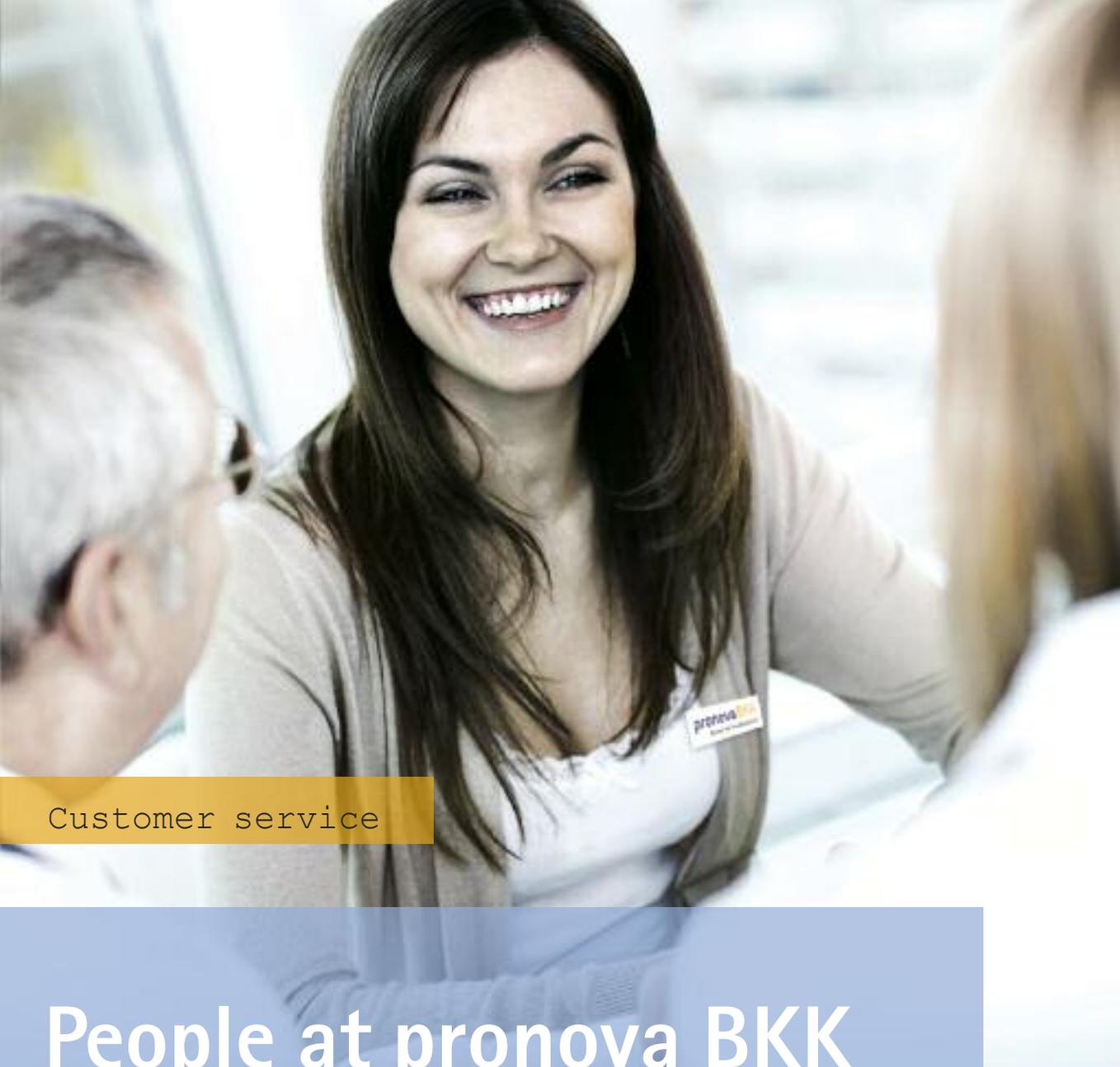
“The earlier the detection of illnesses, the higher the chances of recovery”.

pronova BKK considers itself an adviser in matters of health. We therefore recommend regular medical check-ups to identify the illnesses as early as possible and to enable you to receive treatment in time.

pronova BKK will inform you of your first check-up. We will remind children and young people - or rather their parents - of every individual medical check-up.

- ⇒ Screening for women over 20
- ⇒ Screening for men over 45
- ⇒ Medical check-ups for pregnant women
- ⇒ Medical check-ups for babies
- ⇒ Medical check-ups for children and young people
- ⇒ Skin cancer screening
- ⇒ Check-up 35
- ⇒ Medical check-up for dental health

Tip: Collect points for the bonus programme! Participation in the screening programme does not only benefit your health, it also brings you a step closer to your desired bonus!



Customer service

People at pronova BKK

“Very close –
also on a personal
level.”

With over 90 offices in Germany, pronova BKK is geographically close to most customers. But 'close' has a double meaning for us.

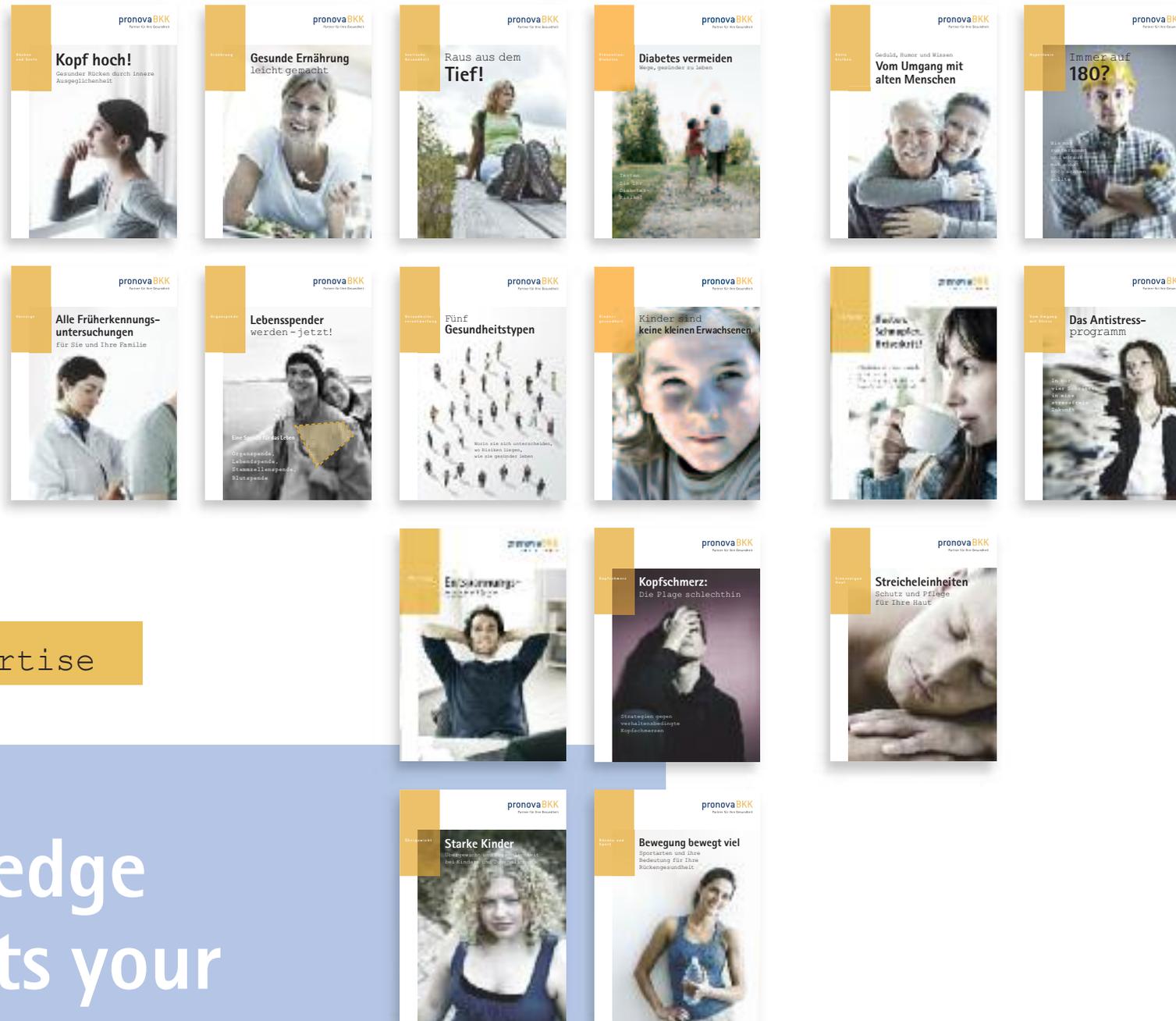
We are a modern service company in terms of health and we remain true to many traditional values: fair fairness, readiness to help and friendliness. These major virtues are also an important focus during the training of our employees.

Our core statement 'Partner for your health' is no advertising slogan, but rather our motto. We mean it literally and apply it to all our operations – including our contact with you.

We do not leave good service down to chance: our employees are well trained, personally committed and always strive to make everything as simple as possible for you. Valuable experience gained through more than 20,000 years of professional experience and proven health expertise.

Would you like to visit us?

All addresses and opening times are available at www.pronovabkk.de. You can view all the customer services in your area using the interactive map of Germany.



Health expertise

Knowledge benefits your health!

“Health care expertise in which I trust – comprehensible, sound and compact”.

Exclusively with pronova BKK: our health brochures. Free of charge for customers of pronova BKK. All our brochures are available at your local customer service centre, at www.pronovabkk.de or via telephone at +49 441 925138-4949. The range is always expanding.

Customer magazine:

We focus on a broad variety of topics every year – always up-to-date, informative and entertaining.

Health care expertise of employees:

Always expect expertise, experience and commitment from us. We are available to help at all times.

Internet:

Comprehensive information regarding diagnoses, therapies, medicine and laboratory results, with hospital and doctor searches. As well as online emotional support, regular themed chats, the men's health portal and an online stress laboratory. All available at www.pronovabkk.de.

24 hour health counselling:

You can call us any time, every day of the year, on +49 621 53391-4911 for medical advice from doctors and specialists – exclusively for people insured with pronova BKK.



Past and future

How we were,
what we are

In the course of our lifetime, most people sooner or later require a GP, dentist, tablets, injections, dressings and ointments, gynaecologists, urologists, dermatologists, crutches and bridges, cervical collar, ambulances, ophthalmologists, ENT specialists, radiologists, cardiologists, eyesight devices and walking aids, hospitals and rehabilitation facilities. pronova BKK takes care of all these needs. And has been doing so for a long time.

pronova BKK as we know it today counts amongst the 25 largest health insurance companies in Germany and is a modern service provider which insures about 640,000 people, with roots dating back to 1815. We are therefore one of the oldest and most consistent health care insurance companies in Germany.

Ancestors of pronova BKK include more than 40 company health insurance funds who consider health protection of their employees a social responsibility. We also take this responsibility seriously for the future. pronova BKK resulted from a merger of company health insurance funds of some of the most important companies in Germany, including Bayer AG, BASF SE, Continental AG, Deutz AG, Hapag-Lloyd AG, the Ford Werke and many more. We have been operating as a joint company health insurance fund under the name of pronova BKK since 2007.

pronova BKK – think big,
act economically

In order to guarantee constant high quality care for customers, pronova BKK focuses on first rate and secure services. We develop innovative programmes, which guarantee better medical care. We have built networks for specific illnesses. Therapy processes are thus optimised and the most modern diagnosis and treatment technology as well as the prescription of powerful drugs, remedies and aids provided for.

We want to continue to guarantee this high quality care in the future, despite the frequent new reforms, laws and difficult economic circumstances. The long-term health care of all people insured with us lies at the heart of our investments.



Membership

Health builds bridges

“... become a member now!”

We would be delighted to welcome you as a member and promise trustworthy and reliable advice and care from day one. The first step is to make the transition run as smoothly as possible. We would be happy to help you with all the formalities.



Just sign up with the customer service nearest to you



You can of course call us at:
+49 221 56785 3630



Or send us an email at:
interessenten@pronovabkk.de



Or buy your insurance online at:
www.pronovabkk.de

Never before have these services been so valuable.

pronova BKK is a very dependable partner in all health matters. We have high quality expectations with regard to medical services and are committed to absolute reliability in the assumption of costs. And those who would like to additionally insure against specific health risks privately, can do so with us at very favourable rates.

From our range of services

Medical treatment

Your personal pronova BKK health insurance card allows you to choose from all approved physicians. We assume the costs for any necessary medical treatment involving recognised and modern therapies and cures. A practice fee of 10 euros will be levied every quarter per doctor and dentist visited. This fee is not charged for visits to doctors by referral within the same quarter. An emergency practice fee is levied for emergency treatments at a hospital outpatient department. General check-ups at the dentist or check-ups and vaccinations by the doctor are usually free of charge.

Outpatient surgery

Many surgeries can be performed nowadays as outpatient surgeries. Your doctor will be able to provide you with more information. pronova BKK fully assumes the costs of any necessary outpatient surgery.

Acupuncture

If your doctor diagnoses chronic lumbar spine pain or chronic pain in at least one knee joint (gonarthrosis) we will assume the costs for up to ten acupuncture treatments (in justified exceptional cases of up to 15 sessions) within 12 months.

Medicines

We will assume the costs of any prescribable medicines necessary for treatment. Insured persons aged 18 and over make a co-payment of 10% of the price, a minimum of 5 euros and a maximum of 10 euros per medicine and under no circumstances more than the cost of the medicine. Numerous medicines are already exempt from co-payment – please do not hesitate to contact us for more information!

Travel health insurance

You have health insurance protection in the majority of European countries. Use the EHIC (European Health Insurance Card) for your holiday which is on the reverse side of your normal health insurance card. Important: To enjoy your holiday without any risks we would advise you to take out a supplementary private travel health insurance from our cooperation partner. The travel health insurance covers the difference in the costs for any services in the holiday country which pronova BKK may not assume, for example. The insurance will also bear the costs for any transport home to Germany which may be necessary for medical reasons or for treatment in countries with which no social security agreement exists.

Glasses and contact lenses

We assume the costs of spectacle lenses or contact lenses within the statutory amounts for our members up to 18 years of age. In case of serious visual impairment we will pay for corrective lenses without age restriction. Please do not hesitate to contact pronova BKK should you have any further queries regarding this matter. Insured persons aged 18 and over make a co-payment of 10 % of the price, a minimum of 5 euros and a maximum of 10 euros. However, under no circumstances more than the corrective lenses cost.

Travel expenses

For travel expenses, the co-payment is 10 % of the costs per trip – a minimum of 5 euros and a maximum of 10 euros. Travel expenses for outpatient treatment are only assumed after prior approval and in exceptional cases.

Family planning

pronova BKK bears the costs of medical advice on questions of family planning and contraception. For insurees up to 20 years of age we assume the costs of prescribed contraceptives.

Family insurance

Contrary to private health insurance, your family members enjoy the complete health protection of pronova BKK without additional premium payments as long as the income and age of your family members do not exceed the statutory limits. Please do not hesitate to contact us.

Early diagnosis of diseases

Our free preventive and early diagnosis measures caringly accompany you and your family through life: Starting with the check-ups during pregnancy and followed by the free examinations (U1-J1) for babies and children. Women aged 20 and over and men aged 45 and over are entitled to a free cancer check-up every year.

Healthy teeth

Once your child's milk teeth are fully formed you should have two early diagnosis dental examinations performed (and a third examination at 5 years of age, if necessary) to prevent dental, oral and jaw disorders. A dental check-up (including fissure sealing of the molars when they come through) once every calendar half-year is a free preventive measure for patients aged 6 to 18. Members aged 18 and over are entitled to a dental check-up once per year. Use your reward book because regular check-ups result in higher allowances for your dentures.

Health check-up

From age 35 all our members can have a free health check-up with their doctor every two years. This permits cardiovascular or renal diseases, diabetes and rheumatic conditions to be recognised at their onset and treated effectively.

Home care

We bear the costs for home care by suitable nurses (contractual nursing service) without time restriction provided that nursing is necessary to avoid or shorten hospital treatment or to secure medical treatment and that no other person can assume this task in the household. Please contact pronova BKK about this in good time. Members aged 18 years and over make a co-payment in the amount of 10 % of the costs per calendar day on which the service is used. The co-payment is restricted to the first 28 calendar days of use per calendar year.

Household help

If you are no longer able to manage your household because, you are in hospital, for example, we may assume the costs of a household help in whole or in part, provided that a child under the age of 14 (if disabled without age restriction) is living in the household and no other member of the household can take care of the household. The period of assistance can extend to up to 60 calendar days per year. Please contact us in good time.

Up close: Skin cancer screening

We assume the costs for medical skin cancer screening every two years for men and women aged 35 and over (in some parts of Germany from age 20).

Remedies

We assume the costs of prescribable remedies such as baths, massages, physiotherapy, speech and ergo therapy. Insurees under 18 years of age are exempted from the practice fee. Insurees aged 18 and over make a co-payment of 10 % of the costs, plus 10 euros per prescription.

Therapeutic appliances

Examples of therapeutic appliances are hearing aids, compression stockings, orthopaedic shoes, inhalation equipment, wheelchairs and prosthetics. We bear the costs for purchase, repair, modification and replacement according to prescription. Insurees aged 18 and over assume a co-payment of 10 % for every therapeutic appliance, a minimum of 5 euros and a maximum of 10 euros. Under no circumstances more than the cost of the therapeutic appliance, however.

Vaccinations

Our health cover encompasses important vaccinations such as against diphtheria, influenza, hepatitis B, whooping cough, polio, pneumonia (pneumococci), measles, mumps, rubella, rabies, tuberculosis and tetanus and vaccination against tick-borne encephalitis in endangered areas. Adults should have a booster vaccination every 10 years against diphtheria and tetanus.



Integrated care

We enter into agreements with general practitioners and specialists, clinics and hospitals and have a network of specialists to provide patients with highest quality treatment. This is called Integrated Care – and both inpatients and outpatients benefit. It has been designed to avoid multiple examinations, the use of ineffective medicines or parallel treatments. Participation is free.

Orthodontic treatment

Malformations of the jaw or crooked teeth frequently cause substantial functional disorders in the teeth and jaw area. Timely orthodontic treatment guarantees the best chances of curing these disorders. We assume the costs of orthodontic treatment for treatment levels 3, 4 and 5 up to age 18. The excess of 20% of the contractual rates (10% starting from the second child with simultaneous treatment) is reimbursed after successful conclusion of the treatment. For patients over the age of 18 the assumption of costs is only possible in the case of particularly serious jaw anomalies.

Sickness allowance

Employees entitled to sickness allowance and no longer receiving a salary, will receive a sickness allowance from us directly if they are unable to work. Whilst drawing sickness allowance they are exempt from paying the health insurance premiums.

Allowance for a sick child

If you are an employee and unable to work because you have to look after your sick child, you will receive an allowance for the sick child.

Hospital treatment

We assume the costs for necessary hospital treatment in full. Please contact us if you plan admission of an accompanying person. Please use our health line service for information on hospitals and surgery methods. From 18 years of age you make a co-payment of 10 euros per day restricted to a maximum of 28 days per calendar year for your stay in hospital.

Spa treatments and convalescence

Outpatient or inpatient convalescence and rehabilitation measures, outpatient bathing treatments, child and youth convalescence and treatments for mothers/fathers and child are, as a matter of course, included among the benefits provided by pronova BKK. Please do not hesitate to contact the staff at pronova BKK for advice on the conditions and filing your application. In the case of any subsequent medical treatment it will be restricted to 28 days per calendar year and may be offset against the time spent in hospital.

Maternal leave

We will, of course, assume the costs arising in connection with pregnancy and birth. This includes check-ups for mother and child, premature birth prevention programmes, medical care, midwife assistance, inpatient births, birthing houses, medicines, dressings and remedies, care at home and household help. An excess does not usually have to be paid for any of the benefits provided in connection with a pregnancy. Please do not hesitate to contact us on parental allowance and parental leave.

Maternal allowance

Women who are entitled to a sickness allowance receive maternal allowance from us amounting to a maximum of 13 euros per calendar day. You will receive maternal allowance 6 weeks before and 8 weeks (or twelve weeks in the case of premature and multiple births) after delivery. If your salary exceeds this amount, your employer will pay the difference.

Nursing insurance

pronova BKK is also your nursing insurance through which you receive all statutory nursing benefits in accordance with your nursing needs. We also take care of paying the nursing staff or family members and their social security contributions in the pension, accident and unemployment insurance schemes. Please do not hesitate to contact us for detailed information on nursing insurance.

Programmes for the chronically sick

We take care of our chronically sick members with the BKK MedPlus programme. We have introduced these so-called Disease Management Programmes (DMP) for asthma and COPD (chronically obstructive pulmonary disease), breast cancer, diseases of the coronary vessels and for diabetes (diabetes mellitus type 1 and 2). Treatment and care is improved even more by closer cooperation between patient, doctor and hospital.

Psychotherapeutic treatment

We assume the costs of psychotherapeutic treatment with recognised methods such as analytical or in-depth psychotherapy and behavioural therapy (in individual or group therapy) if you consult a health insurance approved therapist. Please do not hesitate to contact our staff using our 24-hour health line if you have any queries regarding this matter.

Dental treatment

We assume the costs of your dental treatment. This covers all measures of prevention or early diagnosis, for the necessary periodontitis treatment and for the treatment of teeth, mouth and jaw diseases. You are free to choose health insurance approved dentists.

Dentures

We assume a fixed sum of 50 % for any dentures which may be necessary such as bridges and crowns in accordance with the medical findings and the stipulated costs for standard care. If you have participated in the annual check-ups within the last 5 or 10 years and these are noted in your reward book, our payment will increase by 20 or 30 % respectively. For costs contribution for dentures during treatment in another European country, we require a treatment and cost plan which has been approved in Germany. Please contact us in good time.

Co-payments and exemptions

The legislator prescribes a patient contribution for some benefits. You are only required to pay these up to your individual financial limit during a calendar year. This limit is 2 % of your annual gross income. For chronically sick people who undergo permanent treatment due to the same serious disease the financial limit is 1 %. Children and young adults up to age 18 are exempted from co-payments. If your financial limit is reached during the course of a calendar year, an exemption for the rest of the year is possible. As a special service, we offer you the possibility of paying in the amount up to your financial limit and issuing the exemption certificate immediately. Please do not hesitate to contact us.

Excerpt from the latest service catalogue of pronova BKK, last amended February 2012.

Services stipulated in the articles of association of pronova BKK (www.pronovabkk.de) (as from time to time amended) shall be binding.

We constantly endeavour to optimise our range of services. Please do not hesitate to contact us if you have queries on any particular topic.

pronova BKK
Brunckstrasse 47
67063 Ludwigshafen, Germany

service@pronovabkk.de
www.pronovabkk.de

Important telephone numbers:

Service telephone
+49 441 925138-4949

24 hour health counselling
+49 621 53391-4911

pronova BKK

Partner für Ihre Gesundheit

This brochure only features a small selection of our services. Find out about the complete range, including complementary instructions on the scope of services, at www.pronovabkk.de under 'services', along with our articles of association.