



Comprehensive medical expenses insurance

Why PHI

(private health insurance)?



Arguments for the PHI



Arguments to objections regarding PHI

Why A PHI?



High-performing



Secure

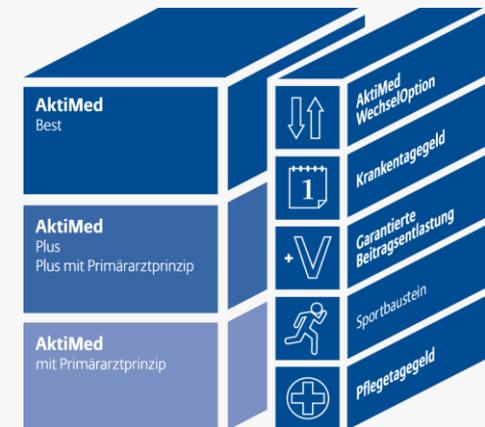


Simple



Flexible

Which rate?



Thanks to the **3 proficiency levels** in the comprehensive insurance and various **add-on options**, **individual customer wishes** may be fulfilled.

Arguments for the PHI

Why PHI?



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- ✓ You receive **preferred treatment** and are granted **appointments faster**.
- ✓ You enjoy the **best benefits and services**.
- ✓ You receive what is medically necessary and are **not subject to budget constraints as in the SHI** (statutory health insurance).
- ✓ **Medical progress** and **innovations** are made available to you faster.
- ✓ You select the **rates** according to your **individual requirements**.
- ✓ If the insurer is released from its duty to indemnify, you receive a **premium refund**.
- ✓ You are free to **choose your doctor, hospital and therapy**.
- ✓ In the light of increasing costs in an aging society, make your own **old-age provisions**.
- ✓ The benefits of your PHI cannot simply be canceled as with the SHI; you enjoy a **lifelong performance promise**.



Arguments to objections regarding PHI

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Arguments to objections regarding PHI

"The PHI becomes increasingly expensive with age"

"PHI rates age and hence become increasingly expensive"

"The PHI only insures the healthy; it's cherry-picking"

"The PHI insures only high earners; it's cherry-picking"

"As a family, you are definitely better off in the SHI"

"The politicians will be getting rid of the PHI soon"

"With the PHI, I have to make advance payments"

"With the PHI, the settlement of bills is complicated and you end up bearing costs yourself"

"You can never leave the PHI"

"With the PHI, I have to pay a risk surcharge although I feel healthy"



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Arguments to objections regarding PHI

"The PHI becomes increasingly expensive with age"

Private health insurance provides benefits in old age. When you are young, the premiums paid into the private health insurance include a savings component, which the insurance company puts into an interest-bearing investment in order to balance out the higher healthcare costs in old age.

Because visits to the doctor and hospital stays increase with age. In addition, medical progress also raises the costs – such as with innovative drugs and more complex medical apparatus.

To this end, additional provisions are formed from the premium surcharge and net profits, which compensate for part of these additional expenses as of 65 years of age. For this reason, the contribution assessment ceiling and premium rate of the statutory health insurance funds are raised.

And, in old age, the premium falls due not only for the statutory pension; the full premium rate is deducted from company pensions and pension remunerations.

With the private health insurance, the premiums are adjusted to medical progress. In this regard, Allianz is especially stable when it comes to premiums: Since 2008 alone, the premium development has been below the adjustments of the statutory health insurance funds.

In addition, the premiums in the A PHI can be reliably reduced in old age if the insured person increases his savings component in good time. The insurer invests the savings and calculates this down to a fixed share of the premium in old age.

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"PHI rates age and hence become increasingly expensive"

With regard to the premium stability of a PHI rate, it is irrelevant whether new customers join or not. As of the first day, the calculation takes into account the higher benefit expenses in old age; as such, an increase in premiums due to aging is excluded. The premium increases only in the event of unforeseeable factors, such as if average life expectancy or expenses for new medication or forms of the therapy increase.

"The PHI only insures the healthy; it's cherry-picking"

The PHI is a community of solidarity in which the healthy and the sick stand by each other. In order to ensure premium stability, the correct assessment of the risks of a newly insured person at the beginning plays a decisive role. If an insurer does not assess the risk of a newly insured person, consequential costs which were not calculated are likely to be incurred, which would then lead to increases in premiums. Risk surcharges thus take into consideration the likely higher consequential costs in the premium itself. If the insured person's state of health changes following the conclusion of the agreement, the premiums cannot be adjusted accordingly for this reason either.

"The PHI insures only high earners; it's cherry-picking"

With regard to salaried employees, the law stipulates that only those who earn more than the annual salary threshold are permitted to change to the PHI. Otherwise, civil servants and the self-employed may be privately insured, independent of income.

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"As a family, you are definitely better off in the SHI"

Even if you skimp on yourself, you still want the best healthcare with the fastest access for your children. But this is only offered by the PHI.

You should always look at your personal situation. Private health insurance actually always pays off for civil servants. For salaried employees, however, the family situation is decisive: For couples who are both long-term employees and do not have more than two children, private health insurance is, in the long run, the more favorable option, even if the premiums have to be paid for the children for a few years.

"The politicians will be getting rid of the PHI soon"

Germany has a dual insurance system comprising SHI and PHI, and, as such, one of the best healthcare systems on an international level. Attempts to abolish the PHI have always failed thus far. The privately insured cannot be simply forced into the SHI either. The Federal Constitutional Court has repeatedly stressed the role and significance of the PHI. In particular, the old-age provisions of those insured under the PHI are protected.

Even in the event of changes, the protection of vested rights for those insured thus far shall apply at all times.

As such, anyone who harbors concerns regarding political changes should change to the PHI quickly so as to take advantage of the protection of his vested rights in the event of doubt.

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"With the PHI, I have to make advance payments"

The person insured under the PHI submits doctor's invoices and prescriptions to his insurance company for reimbursement. The patient does not have to render any advance payment to his doctor. He may submit his invoices even without prior payment and usually has the amount credited to his account by the payment deadline of his private invoices. With a hospital stay, the clinic and insurance company settle the invoice directly anyway.

"With the PHI, the settlement of bills is complicated and you end up bearing costs yourself"

With regard to benefits granted by the SHI, the following principle applies: Benefits granted under the SHI have to be economical, adequate, not exceed the extent necessary, and be expedient. On the hand, the privately insured are reimbursed for everything which is medically necessary. With regard to the reimbursement, the rate, fee scale and any rate-specific deductibles – the amount of which may be determined by the insured person himself – play substantial roles.

With the A PHI, the process of invoice settlement is especially easy and quick: The insured person simply submits his invoices via an app or from his computer at home, and can monitor the processing status. He automatically receive explanatory information if certain expenses are not reimbursed due to deductibles or his rate of choice.

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"You can never leave the PHI"

The law imposes strict restrictions with regard to a change of insurance. Only those who are younger than 55 years of age and are subject to the so-called "compulsory insurance" may change back afterwards. This means that the insured person is a salaried employee and earns a gross annual income of less than EUR 60,750 (2019). This also applies to the self-employed.

Instead of changing to the statutory health insurance, it often pays off for the privately insured person to simply adjust his policy with his existing insurance. In this manner, the premium can often be reduced by increasing the deductible or via a change to another rate. As such, the customer retains all his advantages in the private health insurance. The law provides for this right.

A decision to remain in the SHI also entails the fact that one can hardly change to the PHI in old age, even if one is dissatisfied with his SHI.



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"With the PHI, I have to pay a risk surcharge although I feel healthy"

The ascertainment of risk surcharges is based on a pool of data and takes all the consequential costs of a pre-existing illness and the interaction of several pre-existing illnesses.

The individual degree of severity of an illness, the medication taken or the number of treatments are, for the most part, irrelevant here. ("But I feel healthy; I do not need any treatment, nor do I have any complaints!").

Even illnesses which are often deemed minor illnesses are likely to lead to consequential costs. As such, the probability of incurring high consequential costs following a tear of the cruciate ligament due to later osteoarthritis in the knee lies between 30% and 50%.

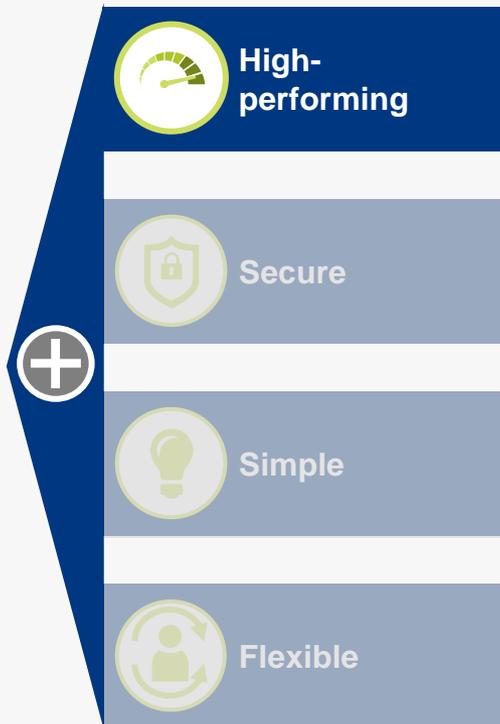
If the insurer underestimates such risks, this leads to increases in premiums. Competitors which do not take the risks into account so precisely can be expected to soon raise their premiums.



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PHI – high-performing

Why APHI?



- ✓ The APHI rates offer comprehensive cover and do not contain any hidden benefit gaps.
- ✓ In the event of a release from the duty to indemnify, the APHI grants an attractive and competitive reimbursement.
- ✓ Moreover, the APHI offers only high-performing rates without hidden benefit gaps and deductibles. An exact comparison of the scope of benefits pays off in being able to compare the price as well.
- ✓ Compared to the competition, the APHI grants one of the highest reimbursements, such that, in the event of that the insurer is released from its duty to indemnify, the effective premium paid to the APHI may become more favorable than that of competitors as early as in the second or third year.
- ✓ Staying healthy and getting healthy – the strong service concept from APHI! [Learn more here.](#)

PHI – secure

Why APHI?



- ✓ With its outstanding financial strength, Allianz pursues a strategy of premium stability through economies of scale, competencies and costs – particularly in old age – and invests more in premium limitations than others.
- ✓ Thanks to its economies of scale, competencies and costs, the APHI generates higher net returns with its investments than the competition. 90% of the net returns which exceed the actuarial interest rate are credited to those insured. Thanks to the high net returns generated by the APHI (4.1% on average for the period between 2015 and 2017), more funds are available for premium limitations in old age.
- ✓ The APHI orientates all its decisions to the aim of premium stability. For this reason, the premiums are soundly calculated. During the past few years, we have ascertained that other providers have had to adjust premiums as early as during the initial years. As such, the APHI was somewhat more expensive when the policy was taken out, but, thanks to its premium stability, was soon more favorable than some of its competitors.

PHI – simple

Why APHI?



- ✓ Allianz focuses on the customer and offers simple and customer-oriented service. Thanks to the extensive and successful digitalization of the interaction between APHI and customers, enquiries are now resolved faster.
- ✓ Under the APHI, submitting [doctor's invoices and prescriptions](#) for reimbursement is especially easy, quick and uncomplicated using Allianz' invoice app. A photo of the reimbursement documents may be taken using a smart phone or tablet, and then sent to Allianz. As soon as the invoices have been checked, the reimbursement will be transferred to the person insured. The patient does not have to render any advance payment to his doctor. He may submit his invoices even without prior payment and usually has the amount credited to his account by the payment deadline of his private invoices. With a hospital stay, on the other hand, the clinic and APHI settle the invoice directly. With regard to medication, Allianz also offers a similar [direct solution](#) with the pharmacy.

PHI – flexible

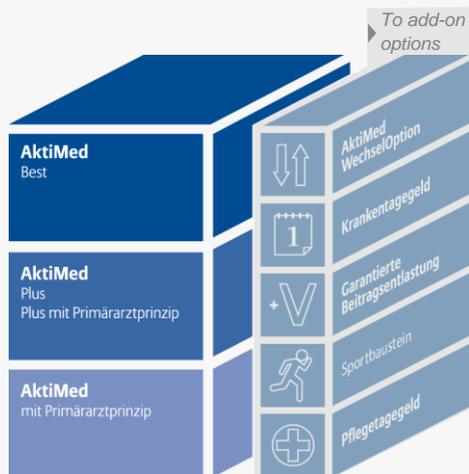
Why A PHI?



- ✓ The rates can be adjusted to the customer's life situation at any time, even without the need for a risk assessment and waiting periods within the framework of the AktiMed WechselOption.
- ✓ The online rate advisor shows you the options for change in a transparent manner that is oriented to the customer's needs.
- ✓ The [Bonus Check](#) allows you to structure the premium refund yourself.

Which rate?

Which rate?



With the **3 benefit levels** in the comprehensive insurance and various **add-on options**, the **individual wishes of the customer** may be fulfilled.

AktiMed Best rates –

Premium protection with top benefits

The rate series AktiMed Best is aimed at customers who have particularly high requirements when it comes to the free choice of doctor and comfort services. The target group here comprises high earners with a certain amount of liquidity at their disposal; with AktiMed Best S, which features a deductible of no more than EUR 3,000, primarily the wealthy self-employed and freelancers are targeted who do not receive employer contributions and have more than EUR 3,000 in liquid assets on their bank account at all times.

AktiMed Plus rates – *High-performing comfort protection for higher individual requirements with good value for money*

The rate series **AktiMed Plus** is especially well-suited for all those who would like to have a **free choice of doctor in hospital (treatment by chief physician)** or during **out-patient treatment**, and have **higher expectations when it comes to comfort**. Both the **deductible** and **access to specialists** can be **selected within the series**. With regard to young salaried employees, in particular, it would be advantageous to select a low deductible as the employer bears no more than half of the rate contribution via the employer subsidy; the insured person, however, has to bear the entire deductible himself. In addition, by increasing the deductible, the premium can be perceptibly reduced in the future.

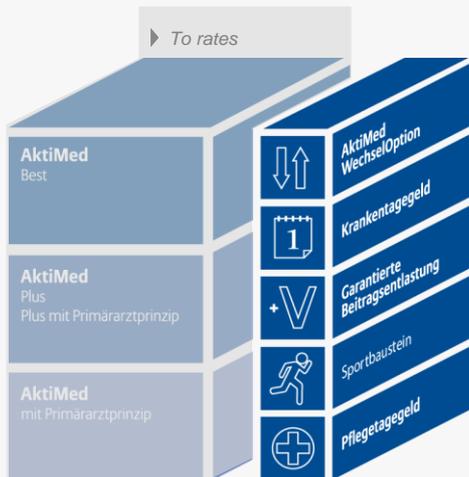
AktiMed rate –

Uncompromising health protection for price-conscious customers

The **AktiMed 90P** rate is particularly well suited to salaried employees and the self-employed who would like to have **comprehensive services** with regard to medical care, but are **price-conscious**; they do not have the highest requirements when it comes to comfort, i.e. a ward containing several beds and ward physician in the hospital would suffice.

Which rate?

Which rate?



With the **3 benefit levels** in the comprehensive insurance and various **add-on options**, the **individual wishes of the customer** may be fulfilled.

AktiMed change option

Can be insured as a supplementary component when you take the policy out for the first time. The insurance cover can be increased three times without a risk assessment – even if it had been reduced previously.

Daily sickness allowance

In the event of prolonged illness, the daily sickness allowance can be used to secure your income as an employee, after the end of the continued salary payment period. For the self-employed, this offers protection against loss of income.

Guaranteed premium burden relief

With rate supplement V, you can agree on a flexible reduction of your premiums in old age. In this manner, the monthly premium can be reduced by up to 80% from the age of 65 onwards.

Sports component

With the Sport component, you remain not only healthy, but also active and fit thanks to preventative benefits and special treatments in the event of sports-related accidents.

Long-term care daily allowance

An Allianz long-term care daily allowance insurance closes the financial gap which the private compulsory long-term care insurance does not cover.



Smart insurance with comprehensive protection, day after day: The strong service concept by APKV!



Smart insurance

- [Personal contact](#)
- [Invoice submission online](#)
- [Vivy: My Digital Health Assistant](#)
- [Insurance Folder Online](#)
- [BonusCheck Online](#)
- [Clarification of doctor's invoices](#)
- [Medical malpractice - support](#)

Comprehensive protection

Security oriented

- [Looking for experts](#)
- [Online search for doctors and hospitals](#)
- [Booking appointments online](#)
- [Doc on Call](#)
- [Emergency number from abroad](#)

Easily organized

- [Medical aid service](#)
- [Pharmaceutical service](#)
- [Patient support staff](#)
- [Partner clinics](#)
- [Rehabilitation referral](#)

Therapy offers

- [Check My Back](#)
- [Professional back training](#)
- [Physiotherapy Online](#)
- [Cardio Assistant Online](#)
- [Tinnitus Therapy Online](#)

Treatment programs

- [My Respiratory Coach](#)
- [My Cardio Assistant](#)
- [My Diabetes Coach](#)
- [My Diabetes Coach Online](#)
- [My Psyche Coach](#)
- [My Psyche Coach Online](#)
- [My Pain Coach](#)
- [My Weight Coach](#)



Protection day after day

- [Allianz Gesundheitswelt](#)
- [Allianz Information Portal](#)
- [Fit with Frodeno](#)
- [My Fitness Training](#)
- ["Allianz Helps" Forum](#)
- [Allianz Loyalty Program](#)



Information on all services can be found here:
<https://gesundheitswelt.allianz.de/services/service-booklet/>



Customer service – a reliable contact available over the phone

This is what the service can offer you

- This service offers you one direct contact who will gladly respond to all of your questions.
- Please do not hesitate to contact us with any questions you may have – we are committed to providing you with the best response and to making you happy.
- Your personal contact is there to provide support – over the phone, quickly and professionally.
- That way, you can rest assured knowing that you have a strong partner by your side.

This is how you can use the service



- Give us a call on **0800 410 01 08** – free of charge, and tell us what's on your mind.



Digital invoice submission – quick, safe and cost-effective, using your desktop or smartphone

This is what the service can offer you



- Submit your invoices and prescriptions digitally, either
- Using the Allianz health app on your smartphone, via Meine Allianz or at www.allianz.de.
- Use the health app or the digital upload function to speed up the process and reduce the waiting time between submitting the invoice and getting your money. → This will save you time and effort.

This is how you can use the service

Link to Apple App Store:



Link to Google Play Store:



- Download the Allianz health app from the Apple App Store or the Google Play Store. You only have to register once, entering your personal details and insurance number.
- If you would like to submit an invoice, open the app, use the photo function to take a picture of the invoice and then send it to us directly via the app.
- If you don't want to use our app, you can also submit your invoices and prescriptions via "Meine Allianz" (<https://meine.allianz.de>) or by using the contact form at <https://www.allianz.de/service/kontaktformular>. Simply scan your invoice and send it to us.
- You can find more information at: <https://gesundheitswelt.allianz.de/digital>



Vivy: My Digital Health Assistant – The daily assistant for your health in an app

*This is what the
service can offer
you*

More than "just another new app": For the health system of the future



- Safe storage for the policyholders' documents, incl. the possibility of sharing documents with doctors or other parties in a secure manner.
- Useful information on all health-related aspects; Vivy also explains your state of health and provides tips on how to improve your health and fitness.
- Practical help: Thanks to Vivy, you always have access to your vaccination card via your smartphone.
- Drug-drug interactions can be checked simply.

*This is how you
can use the
service*



- **Available as of autumn 2018**
- Download the Vivy app from the Apple App Store or Google Play Store
- Register once as APKV insurance holder
- Detailed information can be found here:
<https://gesundheitswelt.allianz.de/vivy>





Insurance Folder Online – All your policies at a glance

***This is what the
service can offer
you***

- Using the "My Allianz" customer portal, you can access and manage your policies, anytime and anywhere.
- In addition to your Allianz policies, you can also upload policies taken out with other insurers.
- "My Allianz" is also available as an app for smartphones and tablets.

***This is how you
can use the
service***



- Request your access data here:
- Register for "My Allianz" using your personal access data.
- You can also download the "My Allianz App" from the Apple App Store and Google Play Stores.



BonusCheck Online –

The online calculator for premium refunds

This is what the service can offer you

- If you do not submit any invoices in a given calendar year, you may be entitled to a premium refund (bonus).
- If the sum of all invoices for the entire year is less than the expected bonus, it makes more sense for you not to submit any invoices.
- You can use the "Meine Allianz" portal to calculate which option makes more financial sense for you – submitting your invoices or not.
- In doing so, you can see the expected premium refund for the year in question and the two previous years.
- Plus: The longer you do not submit any invoices, the greater the bonus.

This is how you can use the service



- Register at "Meine Allianz". You can find the "Bonus check" tab under the "Benefits" section. You can now see the expected amount of your premium refund and decide whether it is worth for you to submit the invoices.
- You can find more information at: www.allianz.de/meine-allianz



Direct communication – We will resolve any invoice issues with you doctor directly

This is what the service can offer you

- In some cases, your doctor may have a different interpretation of the fee scale for doctors and dentists than we do.
- If this does happen, you may experience difficulties in having your invoice reimbursed.
- We will support you in your quest to clarify any points of contention.
- Since we will clarify the inconsistencies in your medical invoice with your doctor directly, you will not have to have any unpleasant conversations.
- This takes a load off your shoulders and helps you maintain a positive relationship with your doctor.

This is how you can use the service



- Give us a call on **0800 410 01 08** and find out about the options we have for getting in touch with your doctor directly.



Support in case of medical malpractice – help if you think you have been a victim of medical malpractice



This is what the service can offer you

- The "Support in case of medical malpractice" service will notify you of your rights and options in case of potential medical malpractice.
- Our experts will use an initial medical and legal assessment to determine whether your initial suspicions are justified.
- Help with submitting the application.

This is how you can use the service



- Report your initial suspicions by phoning us on **0800 410 01 22**.
- We will then forward your case to our experts to assess.



Looking for experts – find the best doctor for you – a neutral and independent service

*This is what the
service can offer
you*

- The "Looking for experts" service is a service provided by two of our partners, BetterDoc and Dentolo (specifically for dental treatment).
- This service helps you to find a specialist that can give you an impartial, second medical opinion, provide effective treatment or perform surgery.
- BetterDoc will also keep in touch with you after its part is over to make sure you are satisfied with the medical treatment you receive.
- Dentolo can help you if you are due to have dental treatment: Have you received a treatment and cost plan but don't know whether the treatment costs are too high? Then let Dentolo check the cost estimate you were sent.
- In many cases, you can save a fair bit of money on your invoice.

*This is how you
can use the
service*



- In order to use BetterDoc, you will need a voucher code, which you can get by calling us on **0800 410 01 08**, free of charge.
- By visiting the Dentolo website (www.allianz.dentolo.de), you can upload the cost estimate you received for your dental treatment for the colleagues to check.
- You can find more information at:
<https://gesundheitswelt.allianz.de/betterdoc>



Finding a doctor online – find a specialist in your area online and arrange an appointment straight away

This is what the service can offer you

- By using the "Finding a doctor online" function in the *Gesundheitswelt* service, you can find a suitable doctor or the right hospital where you can have your problem seen to - getting fast, fuss-free support.
- By setting various filters such as the type of institution, the type of specialist physician, the focus of treatment as well as the maximum distance from your place of residence, you can narrow down the search.
- Plus, you'll be able to spare yourself the troublesome need to coordinate appointments.

This is how you can use the service



- Search for a doctor in your area online using our *Gesundheitswelt* service. If the hospital or the doctor's surgery activated online appointment booking, this will be displayed to you together with the search results.
- You can find more information at:
gesundheitswelt.allianz.de/online-arztsuche



Booking appointments online – Book your medical checkup with just a few clicks

This is what the service can offer you

- Doctor's appointments can be booked directly using a computer or smartphone.
- This function allows only for doctors and hospitals which offer online appointment booking to be displayed in the online search results.

This is how you can use the service



- Search for a doctor in your area online using our *Gesundheitswelt* service.
- If a clinic or the doctor's surgery has activated online appointment booking, you can book the appointment directly online.
- You can find more information at:
gesundheitswelt.allianz.de/online-arztsuche



Doc on Call – professional advice to answer medical questions, both via an app or over the phone

This is what the service can offer you

- The "Doc on call" service offers you professional advice on medical questions, which you can obtain directly, either via the Allianz health app or over the phone.
- Although this does not replace having to visit the doctor in some cases, it does give you a simple opportunity to receive professional answers to various medical questions.
- For example, our specialists can give you information on diagnosis or treatment procedures or advise you on vaccinations and medical help when you travel.

This is how you can use the service



- You can access this function in the Allianz health app with just a couple of clicks, which allows you to get in touch with a medical expert.
- Alternatively, you can phone our hotline on **0800 410 01 03**, free of charge, where you will also be put through to an expert that specializes in the medical field in question.
- You can find more information at: gesundheitswelt.allianz.de/doc-on-call



Emergency hotline from abroad –

get unbureaucratic help and support when travelling, wherever you are in the world

This is what the service can offer you

- Thanks to this "Emergency hotline from abroad" service, you can receive quick and unbureaucratic support from medical experts that speak German round the clock while travelling – from medication and blood deliveries all the way to repatriation due to illness.
- This means you can quickly get the best possible treatment, even if you are staying in an area with poor infrastructure.
- In case of language barriers, we will provide you with an interpreter to help you communicate with foreign doctors.
- In this respect, we can provide interpreter services for virtually all common world languages.

This is how you can use the service



- If you want to use the "Emergency hotline from abroad", give us a call on **+49 89 678 512 34**.
- You will receive help from our specialists for treatment abroad, who are part of the Allianz Global Assistance Service.
- You can find more information at: gesundheitswelt.allianz.de/ausland-notruf



Medical aid service – high-quality provision without a co-payment

***This is what the
service can offer
you***

- We help you with your aids, such as obtaining hearing aids, wheelchairs, walking sticks, oxygen devices and much, much more.
- First, your entitlement to an aid will be checked. That way, you can rest assured that your aid is insured, as well as avoid a co-payment. This solution is not only convenient, but also saves you time and unnecessary costs.
- You should take note of the following points:
 - Talk to your doctor to determine how long he or she envisages you using the aid.
 - The prescription has to be issued based on the device and not the manufacturer.
 - If you have already paid a visit to a medical aids retailer, please submit a cost estimate before you obtain the aid.
 - We will be happy to check alternative solutions for you.

***This is how you
can use the
service***



- Before buying an aid, please get in touch with us.
- We will be happy to answer any questions about your "Medical aid service". Just give us a call on **0800 410 01 08**, free of charge.
- You can find more information at:
<https://gesundheitswelt.allianz.de/hilfsmittelservice>



Drugs and medication service – no advance payments for medication

This is what the service can offer you

- If you regularly need expensive medication, our "Drug and medication service" can take a load off your mind: we will sort out the billing with the pharmacies directly, which means you no longer have to make any advance payments.
- As part of this program, we are working together with Europa Apotheek, a mail-order pharmacy that can provide advice over the phone as well as delivering your medication for free.
- Alternatively you can order medication in your local pharmacy, in case this pharmacy sorts out the billing with us directly.

This is how you can use the service



- Request your registration documents by calling **0800 410 01 08**.
- After signing up, you can send your prescriptions to Europa Apotheek. Your order will then be dispatched within 48 hours.
- Alternatively, you can get help and advice from your local pharmacy, provided it has agreed to bill Allianz for the services directly. This is subject to the condition that the prescriptions you submit come to at least 750 euros.
- You can find more information at:
<https://gesundheitswelt.allianz.de/arzneimittelservice>



Patient support staff – individual help and support in case of complex illnesses

This is what the service can offer you

- Patient support staff will help you and your family members in the event of in-patient hospital stays and in case of complex illnesses.
- You will receive phone support and advice that has been tailored to suit your needs.
- The patient support staff will plan the next treatment steps together with you and refer you to the right specialists.
- They will organize your hospital stays and look for suitable rehabilitation clinics.
- Plus, they will draw your attention to out-patient treatment alternatives, provide you with information on self-help groups, where necessary, and support you in organizing medical aids.
- Needless to say, this does not affect your freedom to choose a doctor or a hospital, as well as medical treatment and therapy.

This is how you can use the service



- To find out which patient support staff member is responsible for you, give us a call on **0800 410 01 08**, free of charge, and ask who you should contact in the event of illness.
- You can find more information at:
<https://gesundheitswelt.allianz.de/patientenbegleiter>



Partner clinics – the best quality of treatment without any outlay associated with setting expenses

*This is what the
service can offer
you*

- Complaints of pain in knee and hip joints are widespread, and treating them is a demanding process.
- We have concluded agreements with leading hospitals in this specialist field across the whole country.
- This guarantees the best possible quality of treatment and largely relieves you of the need to take care of organizational and billing aspects.
- In order to be able to help you within a short space of time, our partner hospitals can offer you check-up and surgery appointments in a timely and flexible manner. The treatment is performed entirely by qualified specialists.
- You don't need to render any advance payments when paying for the treatment.
The range of services on offer is also supplemented by comfort services while you stay at the hospital, as well as during subsequent treatment.

*This is how you
can use the
service*



- Who to contact if you want to make an appointment or have hospital-specific questions:
 - **089 92 52 96 00 06** for the OCM Klinik in Munich
 - **089 92 52 96 00 60** for the Herzogin Elisabeth Hospital in Braunschweig
 - **089 92 52 96 00 61** for the Vulpius Klinik in Bad Rappenau
 - **089 92 52 96 00 62** for the Schön Klinik Neustadt in Holstein
 - **089 92 52 96 00 63** for the Raphaelsklinik in Münster
- You can find more information at: <https://gesundheitswelt.allianz.de/knie-huefte>



Rehabilitation treatment referral – quality-approved recovery that goes off without a hitch

This is what the service can offer you

- We can help you look for a suitable rehabilitation clinic – both in- and out-patient.
- Out-patient rehabilitation combines professional treatment under medical supervision with the advantages of being at home and in a familiar environment.
- The opportunity to receive out-patient treatment in specialized treatment centers is already available in a number of cities.
- In addition to that, we have a network of clinics for in-patient rehabilitation treatment across the whole of Germany in cooperation with over 60 partners.
- Even when it comes to in-patient treatment, we guarantee that you will receive the best possible care from qualified doctors and therapists, as well as having to contend with reduced administrative outlay, since we settle the expenses with our partner hospitals directly.

This is how you can use the service



- If you require follow-up treatment, please contact a member of our patient support staff team, who will be happy to discuss any further steps with you. Our "Rehabilitation treatment referral" service is also happy to help – just call **0800 410 01 08**.
- Here you can find out which member of the patient support staff team is responsible for you.
- You can find more information at: <https://gesundheitswelt.allianz.de/ahb>

Available as
of autumn
2018



Check My Back – Health advice for your back

***This is what the
service can offer
you***

- Check My Back is an intelligent tool which uses artificial intelligence in order to provide you with the right advice when it comes to acute back pain.
- You receive individual recommendations with video-recorded exercises aimed at strengthening and mobilizing your back.
- This application also includes background information on this widespread ailment as well as its causes.
- The service is supported by Prof. Joachim Grifka, Director of the Orthopedic Clinic and Polyclinic at the University of Regensburg in the Aklepsios Centre, Bad Abbach.

***This is how you
can use the
service***



- Visit www.checkmyback.de and enter your Allianz access code. Your access code can be requested from checkmyback@allianz.de.
- First, you will respond to six questions regarding your back pain.
- You will then receive your personal access code. Take down this code so that you can use your personal account and take advantage of your tailored back exercises at any time.
- You can find detailed information at:
<https://gesundheitswelt.allianz.de/checkmyback>



Back training – a professional program to alleviate your back problems

This is what the service can offer you

- We are happy to help you with your back problems. In order to do so, we have developed a training program under medical supervision in cooperation with Kieser Training.
- You will undergo a medical examination before you can begin treatment. As such, we can guarantee that you will receive the best care possible in line with your health concerns.
- You will also receive medical supervision during the training program.
- This special training concept is designed as a 12-month program and aims to soothe your back problems, increase your mobility and strengthen your muscles.
- Up until now, the Kieser program has even managed to provide sustained relief for chronic back pain.

This is how you can use the service



- Arrange an appointment to have the initial check-up at a Kieser studio of your choice. During the examination, specialists will assess your state of health and suggest what treatment will work for you.
- If you agree with their suggestion, you can start the program straight away.
- You can find more information at: gesundheitswelt.allianz.de/rueckentraining



Physiotherapy Online – The app for a healthy back

***This is what the
service can offer
you***

- We offer you an innovative and personalized therapy program aimed at alleviating back pain.
- You can use the program any time and anywhere via your smartphone or tablet.
- The applications cover exercise and relaxation units as well as well-founded information related to your back ailment.

***This is how you
can use the
service***



- Contact the customer service to receive your personal access code:
0800 410 01 08.
- Register with your personal access code at:
www.kaia-health.com/allianz.
- Install the Kaia App on your smartphone or tablet.
- You can find detailed information here:
gesundheitswelt.allianz.de/physioonline



Cardio Assistant Online – Your advisory service for acute heart problems

***This is what the
service can offer
you***

- With our service, you have a cardiologist at hand round the clock.
- Thanks to the Cardio Assistant Online, you have your mobile ECG device with you at all times, and can contact a heart specialist round the clock and even transmit your ECG recordings.
- In this way, our cardiologic advisory service provides you with security in your daily life.

***This is how you
can use the
service***



- You can request participation documents by calling our Customer Care Center: **0800 410 01 08**.
- Detailed information can be found here:
gesundheitswelt.allianz.de/herzhelfer



Tinnitus treatment – using your favorite music to treat tinnitus – with just one app

This is what the service can offer you

- By using the Tinnitracks app, you can treat tinnitus effectively with your favorite music.
- Tinnitracks filters your individual tinnitus frequency out of your music.
- This means that you can listen to your favorite songs without said frequency.
- Your brain receives neurophysiological training.
- This settles overactive nerve cells, which, in turn, may alleviate the severity of tinnitus.
- As a general rule, you will listen to the filtered songs for 90 minutes a day over the course of 12 months.

This is how you can use the service



- Make an appointment with a participating doctor (list of doctors at: www.tinnitracks.com/de/allianz) and get them to determine your tinnitus frequency. You can also get an activation card that lets you use the app for free.
- In order to take part, register at www.tinnitracks.com/de/allianz. Install the Tinnitracks app on your smartphone and choose your songs – after this, you can start your treatment straight away.
- You can find more information at: gesundheitswelt.allianz.de/tinnitustherapie



Treatment programs – competent and targeted support for patients with chronic illnesses

This is what the service can offer you

- We offer you a 12-month telephone advisory service for chronic illnesses which includes a full package comprising support, instructions and educational information provided by medically qualified staff from our partner **AnyCare**.
- In doing so, our coaching sessions are aimed at helping you to gain a better understanding of your illness and find a way to regain your quality of life.

This is how you can use the service



- Sign up by calling our free Customer Care hotline on **0800 410 01 08**.
- You can find more information here:
<http://gesundheitswelt.allianz.de/behandlungsprogramme>



Treatment program – telephone coaching

***This is what the
service can offer
you***

Chronic, grave illnesses often entail major changes to the lives of those affected, and give rise to a number of questions. Here, we support you with our offer of treatment programs:

- My Respiratory Coach
- My Cardio Assistant
- My Diabetes Coach
- My Psyche Coach
- My Pain Coach
- My Weight Coach

***This is how you
can use the
service***



- Sign up by calling our free Customer Care hotline on **0800 410 01 08**.
- You can find more information at:
<https://gesundheitswelt.allianz.de/services/patientencoaching/>



Treatment programs – My Diabetes Coach Online

This is what the service can offer you

- This service allows you to manage your blood-sugar data digitally.
- The app provides you with a personal diabetes diary, a bonus calculator for insulin, and the option of creating reports for submission to your physician.
- In addition, you automatically receive test strips as well as personal diabetes coaching courses.

This is how you can use the service



- With just a telephone call, you learn how to receive your personal mySugr package with detailed information, your new measuring device and an initial supply of test strips – delivered directly to you at no additional cost.
- Contact the Allianz Customer Service on: **0800 410 01 08**.
- You can find detailed information here:
<https://gesundheitswelt.allianz.de/services/mein-diabetescoach-online/>



Treatment programs – My Psyche Coach Online

This is what the service can offer you

- This service is tailored specifically to suit the needs of people suffering from psychological issues like depression or burnout.
- The range of online services on offer includes a 12-week individual support program with videos, audio files and e-mails, all of which are stored in a protected area.
- By using a variety of different exercises, you can learn techniques that can help you to cope with your day-to-day tasks and start to enjoy life again.

This is how you can use the service



- The Allianz Customer Care Center can provide you with your participation code; just call: **0800 410 01 08**.
- You can then use this code to sign up on the Novego website.
- You can find detailed information here:
https://gesundheitswelt.allianz.de/services/patientencoaching/psyche_staerken_online/



Allianz Gesundheitswelt – an informative online portal for anything to do with health

This is what the service can offer you

- *Gesundheitswelt* is an online portal that provides comprehensive information on our services,
- as well as offering a topic of the month – which can be anything from health and wellness to fitness and nutrition.
- The *Gesundheitswelt* portal also offers health checklists, expert interviews, practical support (for example for blood pressure, diabetes, medication questions, etc.).
- We have compiled all of these in our customer journal under the tagline "Keeping an eye on your health."

This is how you can use the service



- You can find documents you can download, along with all Gymondo fitness videos that are available, in our *Gesundheitswelt* portal (<https://gesundheitswelt.allianz.de/services/fitness>). You can use the page to navigate your way through the different exercises, including "how-to" videos, at your convenience.
- You can find more information at: <https://gesundheitswelt.allianz.de>



Allianz Information Portal – Expand your knowledge with our virtual library

This is what the service can offer you

- We offer you quality-approved patient information and health brochures.
- Comprehensive information on health-related topics as well as explanations regarding symptoms, risk factors, diagnoses and therapy options.
- In addition to practical tips for your daily life, we show you possibilities to take active measures yourself.
- The site also provides relaxation music which you can download free of charge as well as useful links to emergency services and the like.

This is how you can use the service



- All customers with full insurance can request our information brochures by calling the following toll-free number: **0800 410 01 08**.
- All interested visitors to our Gesundheitswelt can use our digital Information Portal offer as a free download.
- You can find detailed information here: gesundheitswelt.allianz.de/infothek



Fit with Frodeno – Exclusive tips from two-time Ironman and Olympic champion

This is what the service can offer you

- You receive exclusive professional tips on nutrition, fitness and health.
- Jan Frodeno shows you the exercises he uses to keep healthy, the food required for high performance, and discloses his tricks for more stamina.
- The offer is supplemented with studies, videos, workout tips and much more.

This is how you can use the service



- You can find detailed information here: gesundheitswelt.allianz.de/frodeno



My FitnessTraining – Workouts on the fly – with "how to" videos

This is what the service can offer you

- By working together with Gymondo, an online training specialist, you can train with the Gymondo fitness experts free of charge.
- The offer ranges from meditation training, Pilates, stretching and yoga units to workout programs and relaxation guidelines for everyday office life – all with "how to" videos.

This is how you can use the service



- You can download documents from our Gesundheitswelt portal, along with all Gymondo fitness videos that are available (<https://gesundheitswelt.allianz.de/services/fitness>). You can use the page to navigate your way through the different exercises, including "how-to" videos, at your convenience.
- You can find further information here: <https://gesundheitswelt.allianz.de>



"Allianz Helps" Forum – Fast answers to your health-related questions

This is what the service can offer you

- In the "Allianz Helps" advisory community, experts answer your questions regarding our products and services as well as other topics related to insurance – everyday.
- We support you from 8 a.m. to 10 p.m. Monday through Friday and from 8 a.m. to 4 p.m., and, as a rule, provide you with a reply within 30 minutes.

This is how you can use the service



- You can contact the advisory community at: <https://forum.allianz.de/>.
- Hint: Check whether your question has already been asked and answered by using the function "Beiträge durchsuchen" [Search contributions] found on the homepage.
- Haven't found anything? Submit your question by clicking on the button "Frage stellen" [Ask a question] or at: forum.allianz.de/frage/neu



Allianz Loyalty Program – Discounts and purchasing benefits from various brands

This is what the service can offer you

- Following registration, you will receive shopping coupons and discounts from various brands which allow you to save hard cash.
- In addition, you can regularly take part in ticket competitions for exclusive events such as cultural and athletic functions.

This is how you can use the service



- Register on My Allianz and look forward to receiving your annual gift.
- Register now: [meine.allianz.de](https://www.meine.allianz.de).