

## Sample quote for private health insurance ("PKV")

Private Health Insurance	Provider A	Provider B
Outpatient treatment	<b>Grade: A+</b> full cover (100% ) up to the maximum of the medical fee schedule and insurance benefits over medical fee schedule	<b>Grade: B</b> full cover (100%) up to the maximum of the medical fee schedule. Required to see a GP before consulting a specialist
Psychotherapy	<b>Grade: A-</b> 80% for psychotherapy by doctors and licensed therapists. Unlimited sessions per calendar year.	<b>Grade: B+</b> 75% for psychotherapy by doctors and licensed therapist. Limited to 50 sessions per calendar year.
Complementary medicine	<b>Grade: D</b> Not covered	<b>Grade: B</b> 75% covered (limited to 1000 Euro annually), up to the maximum of the treatment methods specified in the GebÜH (list of fees for alternative healthcare practitioners)
Pharmaceutical drugs and dressings	<b>Grade: B+</b> 80% up to a total of 1350 Euro per year, 100% beyond that amount.	<b>Grade: B</b> 70% up to 2000 Euro per year, beyond that 100%.
Inpatient treatments	<b>Grade: B-</b> shared room full cover (100% ) up to the maximum of the medical fee schedule for the doctor on duty	<b>Grade: A</b> 100% for single or double bedroom (up to the maximum of the medical fee schedule and insurance benefits over medical fee schedule if justified on merits + by law)
Dental treatment	<b>Grade: A</b> 100% for dental cleanings, preventive care measures, periodontitis treatment, root canal treatments, fillings up to the maximum of the dental fee schedule and insurance benefits <u>over</u> medical fee schedule if justified on merits and by law. Annual limits apply during the first ten years of coverage..  <u>Limits for dental treatment and dentures, etc:</u> Year one and two: 1800 Euro (combined for both years) Year three and four: 2600 Euro (combined for both years) Year five and six: 3900 Euro (combined for both years) Year seven and eight: 5200 Euro (combined for both years) Year nine and ten: 7800 Euro (combined for both years)	<b>Grade: B-</b> 100% for dental cleanings, preventive care measures, periodontitis treatment, root canal treatments and fillings up to the maximum of the medical fee schedule  Limits in Euro for dental treatment and dentures Year one: 1000 Euro Year one and two (combined): 2000 Euro Year one to three (combined): 3000 Euro Year one to four (combined) : 4000 Euro Year one to five (combined): 5000 Euro  Annual limit of 5000 EUR starting from the 6th year. No examination to skip annual increase possible.
Dentures, Implants, Inlays, Onlays, Orthodontics	<b>Grade: A-</b> 75% for dentures 100% for inlays and onlays.	<b>Grade: B</b> 75% for dentures as outlined in Hallesche fee schedule
Vision aids/Lasik treatment	<b>Grade: B+</b> 160 Euro every 24 months for glasses. 1000 Euro per eye for LASIK every five years.	<b>Grade: C+</b> 100 EUR every 24 months, or when changed by 0,5 dpt. Lasik treatment up to 500 EUR every 5 years.
Preventive care benefits	<b>Grade: A</b> A diverse range of additional preventive checkups	<b>Grade: B</b> According to the statutory programs without age restrictions.
Worldwide coverage	<b>Grade: A-</b> For up to six months (outside of Europe).	<b>Grade: B+</b> For up to six months.
No-claim bonus (paid if claims made during one year do not exceed the deductible)	<b>Grade: B+</b> 1,0 MP (monthly premiums) after one claim free year 1,5 MP after two consecutive claim free years 2,0 MP after three consecutive claim free years 2,5 MP after four consecutive claim free years 3,0 MP after five consecutive claim free years (Paid for full years of coverage only)	
Digital services	<b>Grade: C+</b> <i>Bills can be submitted through iOS/Android app. Ratings for the app are mediocre (3/5 stars). No web-based interface (web browser) is currently available.</i>	
Additional remarks	If proof for pre-existing health insurance coverage in another country can be provided for the last three calendar years a dental/doctor medical check-up is <u>not</u> required. The insurer is formed as a co-op and owned by its members. It is <u>not</u> a publicly traded for-profit corporation.	
Annual Deductible (excess)	500 Euro	
<b>What you pay: Your share, including rebates</b>	<b>300 Euro</b>	<b>400 Euro</b>