# WELCOME TO THE IKK CLASSIC

## Your health. Our top service.

We want only the best for your health. That's why, as an IKK classic member, you benefit from excellent services, many benefits and a whole host of extras.

## **IKK My Health**

### **Benefits**

#### Your investment. Our bonus.

If you go for a preventive medical check-up or keep fit, then you will benefit from the **IKK bonus**: secure a cash payout once a year from the first measure eligible for a bonus. Choose a cash bonus or a subsidy for specific services.

## Benefit plan

We offer several important benefits so that you can be healthy and stay that way.

- Preventative health measures for adults such as check-ups, dental checks, cancer screening and other important preventive examinations.
- Immunizations for all recommended vaccinations
- We also offer additional services beyond the legal framework for which we reimburse you, e.g. for professional tooth cleaning at the dentist once a year for 40 euros.

## Coverage

The IKK classic offers you and your family comprehensive medical care in case of illness.

The IKK classic covers the costs of all pharmacy-managed drugs, if these are necessary and can be prescribed, up to the amount of the pharmacy fee or the fixed fee. You only need to pay a statutory co-payment at the pharmacy. This is 10 percent of the price of the drug, a minimum of 5 or maximum of 10 euros, but not more than the cost of the drug. So that you can quickly get well again after an injury or operation, the IKK classic covers the costs of **remedies** such as ergotherapy or massage up to the statutory additional payment.

- IKK classic pays fixed subsidies for tooth replacements, including crowns, bridges or full dentures. If you take good care of your teeth and have them checked regularly by your dentist, the subsidy with which IKK classic contributes to the costs of dentures increases.
- If a hospital stay is necessary, IKK classic covers the costs of treatment and care. This is done as often and for as long as it is medically necessary. The benefits include medical treatment, nursing care, supply of medicines, remedies and aids as well as room and board
- The IKK classic pays you sickness benefit if you are unable to work due to illness. To receive sickness pay, you must be insured with IKK classic with entitlement to sickness benefit. This generally applies to employees, but also to recipients of Unemployment Benefit I. Selfemployed persons who are voluntarily insured with IKK classic on a full-time basis can also insure themselves with entitlement to sickness benefit.

## **IKK Living Healthier**

No matter what your health goals are, we offer a comprehensive course programme to help you improve your health in the long term. You have **180 euros** per year at your disposal for our nationwide offer of certified courses - offline as well as online.



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Your family is also well taken care of: your children and your non-employed spouse are also insured with us free of charge. And in case of emergency, our service is always at your side.

## **IKK My Family**

## **Healthy pregnancy**

You are experiencing a very special time and we are at your side. We offer extensive pension benefits and additional safeguards that go far beyond the conventional. For IKK-insured couples, we pay up to 500 euros for artificial insemination. In addition, you receive **up to 100 euros** per pregnancy of the costs for additional preventive exams, such as the cytomegalovirus test, Bstreptococcus test and the toxoplasmosis test, as well as up to 100 euros per year for important minerals in pregnancy with the active ingredients folic acid, magnesium and iron. With our free BabyCare screening program, you can identify and avoid possible risk factors for premature birth. We pay up to 250 euros for an on-call midwife.

### Your baby. Our bonus

The benefits of prevention are two-fold you can have preventive exams during pregnancy credited to your bonus program.

#### **Junior Benefits**

**IKK Bonus** Children are also eligible for a payment for one bonus-eligible measure such as a preventative medical check-up.

#### Junior Benefit Plan

The health of your family is important to us. Therefore, we offer free preventive medical checkups, recommended vaccinations and dental care, as well as many other services for children and adolescents.

## **IKK My Service**

Online or in person - we are ready to help you at any time. Because your satisfaction is our main concern.

#### **IKK Service Centre**

In our many Service Centres, we are there for you and are happy to answer all your questions about your insurance. To find out where to find us, visit:

ikk-classic.de/servicecenter

#### IKK classic app

Submit documents or reimbursements from anywhere and discover more offers: ikk-classic.de/service-app

#### **IKK Online presence**

You can also use the service of the IKK classic app via the online portal: ikk-classic de/onlinefiliale

#### **IKK Service hotline**

If you have any questions, call us 24-hours a day at 0800 455 1111. ikk-classic.de/kontakt

#### **IKK Med**

Do you have medical questions or need an appointment with a specialist? Call toll-free **0800 455 1000** to speak to one of our experts, 24 hours a day.

### For additional services, see:

ikk-classic.de

