



# Mercedes-Benz BKK: Simply the best for you.

2023 Guide to Benefits

Mercedes-Benz



### **Note**

Mercedes-Benz is fundamentally committed to equal opportunity, diversity, openness and respect. We show this through the ways in which we think, act, and communicate. As a matter of principle, all terminology employed includes all genders and identities.

This brochure provides you with a summary of Mercedes-Benz healthcare benefits. Only the applicable laws and our articles of association are legally binding. Should you have any queries, please do not hesitate to contact us.

If you see these symbols, ...



**... you can find more information on the topic on our website.**



**... you can take care of your concern quickly and easily via the Mercedes-Benz BKK app**

# Welcome!

You are in the best of hands with Mercedes-Benz BKK. Rest assured that we have just the offers and services you want and need. In every phase of life and around the clock. It's what we are here for!

To ensure you receive the best possible health care and treatment, we exhaust all possibilities and offer you alternatives that suit your needs. Keeping in touch with you is important for us to provide individual consulting with great added value: Whether it's in person, by mail, or digital – we are looking forward to hearing from you.

## We're not here for everyone – only for you!

Our public health section comprises our sponsoring companies – Mercedes-Benz Group AG and Daimler Truck Holding AG – as well as the associated companies that we will be happy to disclose upon request. They can also be found in our bylaws, which we publish online.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 5054**

If you work for one of these companies, you – and your family members – can obtain insurance from us.

## Who is covered by family insurance?

We provide health insurance coverage for your entire family: spouses, life partners (as defined by the German law on life partnerships) and children of our members are also insured without having to pay any additional premiums, provided their monthly income does not exceed certain statutory limits. We would be pleased to inform you of the current income thresholds. If one parent is not insured through a statutory health insurance fund, special terms and conditions apply to the children. We would also be pleased to advise you on this matter.

When are children covered by your insurance?

- Usually up to their 18th birthday
- Up to their 23rd birthday if they are not employed
- Up to their 25th birthday if they are still at school or are completing a year of voluntary social/ environmental work; periods of voluntary military

service or recognized voluntary community service extend their entitlement to insurance coverage by a maximum of one year

- Indefinitely if they cannot support themselves financially due to disability

## Who can become a member?

- Employees of both sponsoring and associated companies as long as they do not have private insurance
- Employees who are returning from an assignment abroad and are (re)employed by a sponsoring company in a role for which insurance cover is mandatory
- Pension claimants and retirees who used to be employed by one of the above-named companies
- Spouses and life partners (as defined by the German law on life partnerships) of our members who are insured through another statutory health insurance fund

## Who can remain a member?

- Members who change jobs within the sponsoring companies or who switch to a different employer
- Members who take part-time phased early retirement
- Members who take (early) retirement
- Students and interns who were previously covered with us through family insurance
- Children who were previously covered with us through family insurance
- Spouses and life partners (as defined by the German law on life partnerships) of our members who were covered with us through family insurance
- Employees of the sponsoring companies who are not covered while on an assignment abroad but would like to be covered once they return to Germany

### **Freedom of choice is awesome!**

After you have chosen an insurance company, you are required to remain with them for twelve months. If you wish to switch to Mercedes-Benz BKK, you simply need to inform us of your desire to do so. We will handle the rest by contacting your current health insurer and notifying your employer. Written notice of policy cancellation is not necessary. You only need to fill out an enrollment declaration. We make it easy to do that online.

Are you starting a job at one of our sponsoring companies? Then get in touch with us. Whenever you change employers, you have two weeks after the start of your employment to switch insurers.

### **Refer a Friend**

If you are happy with us, please refer us to friends, family, and coworkers. As a thank-you, you will receive a 20-euro bonus.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), Webcode 4868**

### **We make our numbers transparent!**

See for yourself: How high is the quality of the care provided, and does Mercedes-Benz BKK offer first-rate service? We disclose our services on the basis of objective key figures. What is the ratio of requested, approved, and rejected services, and what are the figures regarding processing time, availability, or frequency of objections? Read about the numbers in plain language in our transparency report.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 497t**



### New care offer: Health Compass

We bundle our special care and consultation offers for selected life situations under the name “Health Compass.”

Our specialists support and advise you in your individual health situation, e.g. a multiple sclerosis diagnosis, psychological stress, or pain therapy. Our goal is to ensure that you receive optimal care and achieve lasting improvements in your quality of life.

We are developing new offers from the Health Compass series for you on an ongoing basis.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), Webcode 333k**

### The Mercedes-Benz BKK app – paperless paperwork

For many of our members, it is already part of their standard equipment: the Mercedes-Benz BKK app – is available for free in the App Store or on Google Play.

When it comes to quickly taking care of “paperwork” in contact with us, it is unbeatable in terms of simplicity and saving time. Once you have registered, you can simply and securely send us your documents via the secure mailbox Mein Postfach. Various services, such as requesting a health card (Gesundheitskarte), sending certificates, or photographing and forwarding invoices, can be taken care of conveniently via the Mercedes-Benz BKK app – at any time, in any place, and with minimal effort.



**Fast service  
via the Mercedes-Benz BKK app**

You can find all the benefits of the app and new features here:



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 4830**



# Stay healthy

Keep fit! At work, in everyday life, or within the family – with our targeted service and many free extras, we help you to look after and improve your health.



## **01 Stay healthy at work.**

- 01.1 Tips from the professionals
- 01.2 Courses at the workplace and nearby
- 01.3 Tips, advice and assistance

## **02 Stay healthy in everyday life.**

- 02.1 Getting off to a good start
- 02.2 Looking after your health and having fun
- 02.3 Health checks for your own peace of mind
- 02.4 Extra check-ups
- 02.5 Don't give infectious diseases a chance
- 02.6 Looking after your teeth
- 02.7 Keeping your vision clear with glasses and contact lenses
- 02.8 Rewarding health-conscious employees
- 02.9 Tariff options

## **03 Stay healthy within the family.**

- 03.1 Pregnancy and check-ups
- 03.2 By your side from birth onwards
- 03.3 When someone is ill at home
- 03.4 Health cures for mothers, fathers and children
- 03.5 Health pays off for the whole family

## **04 Stay healthy on vacation.**

- 04.1 Medical care on vacation

# 01 Stay healthy at work.

Together with the health management team, we customize a personal program for you.

**Workplace health promotion: We're on it! Together with Health & Safety, the health management team at our sponsoring companies, we are supporting the measures and activities of workplace health promotion at the sites. This benefits all employees at our sponsoring companies. Take advantage of these offers to maintain long-term health.**

## 01.1 Tips from the professionals

### Promotion of health in the workplace

We see the promotion of health care within the company as a long-term, systematic process. With our instruments for promoting health care at the workplace (BGF), we are working together with the health management team to realize the concept of Health & Safety for healthy employees in a healthy company.

Examples of workplace health programs we support include:

- Fit@Work: Equipment for fitness training
- Management seminar for mindful and healthy leadership
- Focused – Spotlight on a Healthy Work Environment, Now and in the Future
- Physiotraining in the workplace
- Mobile powerhouse – mobile back exercises in Production

### Workplace health promotion digital

Mindful break (quick relaxation), exercise, ergonomics and the home office, or eating in stressful situations – many workplace health promotion offerings can be shared in video format, providing interested members with the benefit of taking part wherever they are. Our digital offering has become well-established in recent years and complements the in-person events at Mercedes-Benz locations.

### Health reports

Our health reports offer an informative analysis tool for calculating the sickness figures at the sites. These analyses enable us to derive targeted measures for all employees of the sponsoring companies and our members, such as the development of needs-based courses.

### Workplace health promotion reward model \*

Maintaining and improving the health of the workforce: this was the purpose behind the development of our scientifically supported workplace health promotion reward model. It rewards the sponsoring companies of Mercedes-Benz BKK and associated companies with bonus payments for their exemplary commitment. All of the money is used for workplace health promotion initiatives at the sites.

This ensures that all employees of the sponsoring companies of Mercedes-Benz BKK and associated companies benefit from the funds, and that workplace health promotion is strengthened over the long term. Together with the Health & Safety health management team, we have continued developing the workplace health promotion reward scheme over the years. The working relationship with the individual sites significantly contributes to this program's success.

### Successful rewards program

Since it was founded 13 years ago, our BGF rewards program has continued to grow. It is a central instrument established to promote health within the company. The advisory and financial services of Mercedes-Benz BKK benefit over 45 locations, and most importantly the employees there who are encouraged to promote and preserve their health through participation in workplace health promotion measures.

### Free use of the company medical service \*

In an emergency, our actively employed members of the sponsoring companies can use the company medical service at the company sites free of charge. If you require any medication or vaccinations as a result of this treatment, the company's medical service will charge these costs to us.

### Flu vaccination \*

Active employees of our sponsoring companies can receive this vaccination at many locations from the company medical service. The vaccination schedule is published on the employee portal and posted on the notice boards.

## 01.2 Courses at the workplace and nearby

### Feel-good menu

Greater transparency to help you make a healthy choice for your well-deserved meal: We are currently implementing this in a number of cafeterias at your company. It is a simple traffic light system. For example, the popular Currywurst sausage and fries can be upgraded by adding a "green" side.

But that's not all: If you select ten feel-good menus marked in green, you will receive EUR 10 as part of our 100 PRO AKTIV bonus program. To do this, simply ask the cashier to confirm your choice by stamping your booklet. Better health on your plate – we see the conscious decision you make as a measure of workplace health promotion and would like to reward you.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 4963**

### RückenPlus – back, shoulders, hips, and knees \*

Get moving again without pain – thanks to a scientifically tested training program for the back, shoulders, hips, and knees. The RückenPlus program is designed for employees at our sponsoring companies who suffer from recurring problems. The first step is an examination by the company doctor to verify that you have a medical need. The training itself takes place in small groups of up to eight people and is held in modern facilities near your place of work. Specialist trainers lead the 30 to 36 training sessions and provide personalized exercise plans for you to follow at home.

## Our service



### „My Mercedes-Benz BKK“

This 24-hour online service is not just for shift workers. All you need is your insurance number and a password, and you can access exclusive information, features and services. They are also available using the Mercedes-Benz BKK app.



### Personal advice at your workplace

We come to you. On request, we can visit you in your place of work, at home or in the hospital.



### Do something for yourself

Entertaining instruction on exercise, nutrition, relaxation, addiction and sleep. In cooperation with your partners, the first exciting videos and podcasts have been uploaded to the most popular video and music streaming portals. Simply subscribe to the channel, and become health smart..

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 5880**

How you benefit:

- Easy access following referral by the company doctor
- Detailed initial analysis and final analysis to provide a comparison
- Training in small groups under expert guidance
- Use of sophisticated training equipment
- Personalized exercise program to follow at home and accompanying workbook

Our RückenPlus program is recognized as patient training in the 100 PRO AKTIV bonus program.

### „Psyche in Balance“ Compass \*

Does this sound familiar? Do you ...

- have trouble sleeping?
- struggle with concentration?
- find yourself brooding constantly?
- feel overwhelmed?
- find it hard to relax?
- spend too much time online?

All of the above are potential responses to crisis situations. In the wake of such experiences, it is important to get your bearings again and bring your psyche into balance. What's even better, of course, is to take preventive action to ensure that things don't go so far in the first place. We provide various offers to support you and can help you help yourself. If you don't know which offer is the right one for you, we would also be happy to provide you with individualized advice – either over the phone or in person at a customer center. This will ensure that you can receive help quickly and conveniently.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), Webcode 3095**

### Cost coverage for the RückenPlus program

The program starts with six to twelve units, the costs of which are settled on the basis of a physiotherapy prescription. This gives you an introduction to the physiotherapy aspects of the program. You pay the statutory contribution of 10 percent. For twelve training sessions, this amounts to approximately €50. We will reimburse the full cost of the subsequent 24 training sessions if you take part in the program regularly.

### Programs for trainees

Trainees and apprentices at our sites have the opportunity to attend exclusive, quality-assured courses on prevention and health care that are specially tailored to the needs of those who are just starting out on their career paths. In relation to these measures, we also act as a cooperation partner for Health & Safety in many cases, helping to support health promotion activities for trainees in our sponsoring companies.

### Healthcare courses held near the workplace

In collaboration with the company health centers and SG Stern Germany, we offer quality-certified health care courses that are tailored to the personal needs of our members. Conveniently, the classes are held near the workplace – often at the health center of the location. We pay 90 percent of the course fees, up to a maximum of €150. We subsidize up to two health classes each calendar year.

### 01.3 Tips, advice and assistance

#### Health risks in the workplace

Smoking, alcohol, hostile work environments, workaholism – none of these is acceptable in the workplace. We provide information and advice on these issues. By creating awareness, we help to improve your personal health and that of your colleagues. Further information on these matters can be found on our website:



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 1509**

### Psychosomatic intervention \*

Swift and professional help for psychosomatic problems: via the company doctor, the counselor of the sponsoring companies of Mercedes-Benz BKK and the associated companies. The aim is to increase your quality of life, enable you to continue working, and avoid any risk of becoming incapacitated. The appointments are of course voluntary, confidential and subject to legal duties of nondisclosure. We cover the costs.

# 02 Stay healthy in everyday life.

By looking after yourself and being active. Not easy, but far easier with the right packages.

**Our health is dependent on a wide range of factors that we are not always able to influence ourselves. To a certain extent, however, every individual can actively do something for their health in their day-to-day lives. Lifestyle and nutrition play a major role here. Our services and packages are designed to help you to lead a healthy life. After all, prevention is the best medicine, and it improves your quality of life.**

## 02.1 Getting off to a good start

### Trainees and newcomers welcome!

Trainees and newcomers can take full advantage of Mercedes-Benz BKK's services. These are available to all those who start their careers at our sponsoring companies. They can even keep their membership going if they later change employer. What's more, children who were previously covered with us through family insurance have the unique opportunity to keep their Mercedes-Benz BKK policy when they begin their training, irrespective of where they start their traineeship. Our new members quickly realize that we're not just another insurance provider. We offer so much more than our competitors.

### Programs for trainees

At many sites of our sponsoring companies, our trainees and apprentices have the opportunity to take part in exclusive prevention and health care courses. That are specially tailored to the needs of those who are just starting out on their career path. As a cooperation partner for the Health & Safety unit, we support health promotion activities for trainees and young employees.

## 02.2 Looking after your health and having fun

### Prevention measures from Mercedes-Benz BKK

We want our members to stay fit and healthy. That's why we actively support you by subsidizing two prevention initiatives each year focusing on the following topics.

- Exercise
- Diet
- Stress relief / relaxation
- Addiction and substance abuse

You can also find all our subsidized courses online, thanks to our healthcare course database.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 382k**

### Appointment service of the Associations of Statutory Health Insurance Physicians

The regional appointment service guarantees a maximum waiting time of four weeks for a specialist appointment. With the exception of ophthalmologists and gynecologists, this requires you to have been referred to a specialist. Our website contains all of the telephone numbers for the Associations of Statutory Health Insurance Physicians sorted by German federal state.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 4958**

### BKK activity week ("Aktivwoche") \*

These healthcare programs are especially popular because they are both enjoyable and useful. Our activity weeks are fun and beneficial to your health. There are a variety of options for all age groups and lifestyles. Best of all, we pay the full cost of these programs; all you have to do is pay for your accommodation and meals.

With around 20 different offers at various locations in Germany, you really are spoiled for choice. What suits your needs, where would you like to be active?

You will find a digital registration form on our website. Check your schedule, complete the form, and send it to us – preferably through your digital mailbox – and your registration is complete.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 364a**

## Our service



### **Mercedes-Benz BKK Newsletter**

Services and benefits, medical facts, legal changes – no matter what the news relates to, you will hear about it straight away with our monthly Mercedes-Benz BKK newsletter.

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 5666**



### **Mercedes-Benz BKK app**

On the go and active? No problem. With the Mercedes-Benz BKK app, you can always access our exclusive services no matter where you are. More information at:

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 4830**

### **7Mind**

7Mind is the mindfulness app that helps our insured members to just switch off once in a while. Mindfulness is good for dealing with daily stress and experiencing the here and now better.

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 5770**



### **INFOMED healthcare hotline:**

**+49 621 68 13 18 97**

The independent guide that helps you navigate the healthcare jungle.

### **Well-Aktiv \***

“Well-Aktiv” is the name of our compact course for improving your health in beautifully scenic surroundings. Over the course of four or five days, we invite you to take preventive action to take care of and improve your health. As with the BKK activity weeks, we cover the full cost of the program itself; all you have to do is pay for your accommodations and meals.

Check the scheduled dates on our website, fill out the form provided, and simply send it to us through your digital mailbox. We make it easy for you to take part.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 543w**

## **02.3 Health checks for your own peace of mind**

### **FamilyDoctor+ additional care options**

FamilyDoctor+ is our special program for your family doctor care that is voluntary, designed for the long term, and free of charge for you. We are investing in your health and in better care – which is supported by science. Your family doctor practice is paid more and has more time for you thanks to simple processes.

More advantages of FamilyDoctor+:

- Annual health check-ups for ages 35 and up (every two years in Bavaria)
- Skin cancer screening with family doctor for ages 35 and up (Germany-wide except for Bavaria)
- Antibiotic quick test (Germany-wide except for Baden-Württemberg)

### **Health checks for ages 18 and up**

Anyone aged 18 or older can use this service for early detection of the risks to their own health. This health exam checks blood pressure and blood sugar, which are two key risk factors for cardiovascular disease. It also checks cholesterol, which also plays a significant role in the development of cardiovascular problems. Simple blood and urine tests can identify the risk for cardiovascular disease, diabetes, and renal disorders.

Members between the ages of 18 and 34 are entitled to one checkup. Members 35 and older are entitled to one checkup every three years.

## Healthcare for the third gender

The law provides for preventive health checks specifically for men or women. Non-binary persons are advised to speak with their doctors about which health checks they should undergo.

## Check-ups for women

Women can have screening to enable the early detection of cancer from the age of 20. The nature of the medical check-ups varies with age and the associated risk factors.

Regular medical check-ups for women covered by the health insurance fund include:

- Cancer screening for ages 20+
- Checkups from the age of 35 to enable the early detection of cardiovascular and renal disorders, diabetes, hepatitis B and C, and skin cancer
- Early detection of colon cancer for ages 50+
- Mammograms for ages 50 to 69
- Two colonoscopies for ages 55+, or a fecal occult blood test

## Family history of breast or ovarian cancer \*

How high is the risk of developing genetic breast or ovarian cancer? One of our special preventive care programs is designed for women with a significant family history of breast and ovarian cancers. If genetic counseling and possibly testing identify a higher risk of disease, our members are entitled to an extensive early detection program.

## Reimbursement of costs for courses on breast self-examination \*

Mercedes-Benz BKK reimburses the full costs of breast self-exam courses, such as those from midwives, pro familia e.V. and gynecologists for the early detection of breast cancer.

## Check-ups for men \*

Better safe than sorry! Look after your body and make use of the free regular medical check-ups. An appointment with your doctor can be arranged quickly and easily.

For every stage in life, there are various medical check-ups for men to detect illness early on:

- Check-up for early detection of cardiovascular or renal disorders, along with diabetes and skin cancer screening for ages 35+
- Early detection of prostate and testicular cancer for ages 45+
- Early detection of colon cancer for ages 50+

- Two colonoscopies or a fecal occult blood test for ages 50+
- Early detection of an abdominal aortic aneurysm for ages 65+

## Prostate cancer testing for men over age 20 \*

The PSA test (prostate specific antigen test) is used for the early detection of prostate cancer. We recommend a thorough consultation with the doctor who is conducting the test. We also cover the costs of the test up to a maximum of €20 per year for men with particular risk factors for this illness.

## Cancer prevention for men under 45 \*

Men under 45 are now also eligible for examinations to detect cancers. We refund the costs up to a maximum of €15 per year, if there are particular risk factors present for cancer.

## 02.4 Extra check-ups

### Check-ups for those under 35 \*

This medical examination checks for signs of high blood pressure, cardiovascular disease, diabetes and renal damage. Every other year we will refund costs up to a maximum of €30 per year, if there are particular risk factors present for an illness.

### Skin cancer screening \*

The aim of the skin cancer screening is to examine the pathological significance of skin alterations and start treatment at an early stage. During the skin cancer screening, a dermatologist or specialized family doctor performs a full-body inspection of the entire skin. Cases of suspected skin cancer are always clarified with a dermatologist, if necessary by taking a tissue sample. We support regular screenings with various attractive care offers. This ensures that you can be screened for skin cancer every year. Please contact us directly if you would like more details.

### Preventive care reminder service \*

The reminder service provided by your Mercedes-Benz BKK: We will write to you beforehand to inform you of the medical check-ups that you are entitled to – to ensure they aren't forgotten. After all, the earlier a disease is detected, the better the chance of overcoming it.

## 02.5 Don't give infectious diseases a chance

### Vaccinations \*

Vaccination is one of the most effective and important ways of preventing disease. It offers the best and simplest method of protecting against dangerous infectious diseases.

We will cover the cost of any vaccinations recommended by a doctor for your home country. We will also pay the cost of any vaccinations you may need if you are traveling abroad on business. You can obtain the required vaccination card from us.

Our tip: Forward invoices for reimbursement to us via the Mercedes-Benz BKK app to save time and postage.

### Flu vaccination \*

A true case of the flu is no laughing matter. You can protect yourself against such viruses by being vaccinated in the fall, and we'll cover the cost. To make things easier for you, many companies of our sponsoring companies offer vaccination appointments.

You can take photos of your invoices for cost reimbursement and upload them via the Mercedes-Benz BKK app. We'll quickly take care of the reimbursement.



**Fast service  
via the Mercedes-Benz BKK app**

## 02.6 Looking after your teeth

### Individual prophylaxis and regular check-ups \*

From the age of six to 17, children should attend six-monthly dental check-ups, known as individual prophylaxis, to prevent dental diseases.

This covers the following:

- assessment of oral hygiene status
- advice on dental care and nutrition
- plaque removal
- fluoride treatments for teeth and
- sealing of fissures on the large, permanent molars

Our tip: make a note in your "bonus booklet" of regular check-ups and your oral hygiene status on that day in order to save on subsequent treatment costs or the cost of dental prostheses.

It is also important that young children have dental check-ups. If children do not attend a group check-up at their school or kindergarten, they need to have three dental check-ups between their third and sixth birthdays in order to detect any problems at an early

stage. Pediatricians often carry out these check-ups as well. Members aged 18 or over are entitled to an annual dental check-up.

### Dental treatments

Mercedes-Benz BKK will bear the cost of medically recommended and necessary treatment. Under certain conditions, this may cover orthodontic treatment, periodontal treatment and fillings. Further information about cost coverage and contributions can be found on our website under "Teeth".

### Dental prostheses

There are certain rules that apply to all health insurance providers. Coverage for dental prostheses is stipulated according to medical findings. Insurance covers 60% of the amount determined based on the findings and the standard care necessary as treatment. The fixed subsidy may be increased by 10 to 15 percent if you present your dental care bonus booklet.

### Private supplementary dental insurance \*

Moderate insurance premiums and a high level of service – that's what you can expect from supplementary dental insurance tailored to your individual needs.

We offer various types of dental insurance – for dental treatment and dental prostheses – through Mercedes-Benz Versicherungsservice. Mercedes-Benz Versicherungsservice ensures you receive high-quality treatment in return for reasonable insurance premiums. For more information on tariffs and services, please get in direct contact with our colleagues at Mercedes-Benz Versicherungsservice.

**[www.versicherungen.mercedes-benz.com](http://www.versicherungen.mercedes-benz.com)**

### Get a second opinion, free of charge

The patient advice centers of the German Dental Association (BZÄK) and the regional Associations of Statutory Health Insurance Dentists (KZVs) provide professional advice on all aspects of dental care. You benefit from:

- free advice
- a second opinion from another dentist
- explanation of issues relating to your cost and treatment plan or a private invoice

## 02.7 Keeping your vision clear with glasses and contact lenses

### Glasses

For children and teenagers up to the age of 18 and members with seriously impaired vision, we will pay the agreed fixed cost of lenses prescribed by an ophthalmologist, provided the type chosen is covered by our contract. Frames are not included in this service.

### Multifocal lenses and contact lenses

Where necessary, we will pay part of the cost of multifocal lenses and – in certain circumstances – contact lenses and plastic spectacle lenses for children and teenagers up to the age of 18. For safety reasons, plastic lenses are always recommended for children under the age of 14 and we will, of course, cover part of these. The subsidies are based on the lump-sum amounts for corrective lenses that are binding for all health insurers.

### Private supplementary insurance: glasses and contact lenses \*

Want more service and benefits for clearer vision? No problem with private supplemental insurance for glasses and contact lenses! For more information on tariffs and services, please get in direct contact with our colleagues at Mercedes-Benz Versicherungsservice: [www.versicherungen.mercedes-benz.com](http://www.versicherungen.mercedes-benz.com)

## 02.8 Rewarding health-conscious employees

### 100 PRO AKTIV rewards program \*

Our rewards program for those who are health conscious is called 100 PRO AKTIV. Join in the fun using the app, Web form or rewards card, and collect rewards points for cash. Kids and adolescents between the ages of 6 and 17, as well as adults 18+, are eligible to participate. We will pay 10 euros for every health-related activity listed in the bonus program. Children and adolescents receive 5 euros. That means those who do a lot for their health can earn a lot.

Health-related activities can be performed in the following areas:

- Preventive measures that are mandatory from a medical standpoint – such as cancer screening or checkups
- Measures that primarily reward action on your part – such as health courses, BKK Active Week, active participation in a sports club, and qualifying guided athletic activities.

- Personal initiative for individual preventive care, such as additional vaccinations



### Fast service

via the Mercedes-Benz BKK app

## 02.9 Tariff options for adjusted services

With our tariff options, we offer tailored forms of insurance coverage with a choice of tariff options. Do you feel fit overall? We've got something for you.

### Selective tariff, premium reimbursement (premium payment) \*

For patients who are in good general health and do not anticipate using any benefits

- Valid for: all members who pay their own premiums; employees, self-employed workers, students and pensioners.
- Financial benefit: You get up to one month's premium (max. of €428.93 for 2023) reimbursed without any risk. A refund is also possible if you have made use of check-ups, health promotion services and vaccinations.
- Conditions: You are locked into the plan and are required to remain insured through Mercedes-Benz BKK for one year. You must choose your plan in advance.

### Deductible tariff option \*

For anyone who is unlikely to claim for any cost-intensive healthcare services and wants to save money up front.

- Valid for: all Mercedes-Benz BKK members who pay their own premiums and have opted for a premium refund.
- Premium rate: premium reduction of €300 up front at the beginning of the year.
- Conditions: with this tariff, you opt to pay a maximum of €400 per year for any statutory treatment you may need. You are tied in to the tariff and Mercedes-Benz BKK for three years.

# 03 Stay healthy within the family.

Living with children and taking responsibility for their health – we can help you with this.

**When a new life is brought into the world, this means added responsibility and challenges for the parents. We want you to be able to enjoy life with your children from the very first moments. We therefore offer you advice and cover the cost of check-ups and other services tailored to your needs.**

## 03.1 Pregnancy and check-ups

### **Conceiving through fertility treatment \***

Many couples and women who want children make use of a fertility treatment. We offer more than just the legally required cost contribution: we cover additional costs arising from the treatment plan, so long as both partners are insured with us.

### **Healthy pregnancy \***

We offer an additional care service for mothers-to-be: “Healthy pregnancy”. Participation is voluntary and free of charge; all you need is for your gynecologist to be participating in the service. They will use a questionnaire to assess your individual risk of premature birth and provide comprehensive advice on personal risk factors. During early pregnancy (before the start of the ninth week), a vaginal ultrasound scan can be conducted to confirm that the pregnancy is intact and help ensure that potential complications are identified at an early stage. Your gynecologist can also use supplementary laboratory tests between the 16th and 24th weeks to identify hidden infections that could trigger premature birth at an early stage.

### **Antenatal care**

As soon as you become pregnant you are entitled to receive prenatal care, which you should take advantage of in the interest of your own health and that of your baby. Simply inquire at your customer center.

### **Enhanced ultrasound examination**

During the course of their pregnancy, women are generally given three basic ultrasound checks. During the second exam (19th to 22nd weeks of pregnancy) expectant mothers can choose between a basic

examination and an enhanced ultrasound examination that can identify potential abnormalities. Your doctor will charge this service to us using your health card (Gesundheitskarte).

### **Toxoplasmosis test \***

We reimburse the cost of a toxoplasmosis test to check for immune protection during the early stages of pregnancy. If there is no sign of immune protection, we will also carry the cost of another two tests at up to €30 per test.

### **Rhesus factor determination**

We will cover the costs of determining the rhesus factor of your unborn child by means of a blood test if you have an Rh negative blood type. In such cases, the child may suffer from anemia and complications if it is Rh positive.

### **Medication for pregnant women \***

We cover pregnant members for OTC medicines available from the pharmacy containing the active ingredients iron, magnesium and folic acid (as separate or combination drugs), if requested by a doctor. Please contact us to find out the exact requirements for reimbursement of costs.

### **Gestational diabetes**

In Germany, gestational diabetes is one of the most common complications affecting pregnant women. A test can tell for sure whether a soon-to-be mother is affected. The procedure, which checks blood sugar levels, provides women between their 24th and 28th weeks of pregnancy with greater certainty. The costs are covered by us.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 4664**

### **“Stiftung Warentest” information \***

Information on screening and its benefits can be requested free of charge (for members) from the Stiftung Warentest product-testing foundation via the online customer center “My Mercedes-Benz BKK” (Meine Mercedes-Benz BKK) on our website.

### BabyCare app \*

We provide a free app that guides parents through pregnancy with individual evaluations and recommendations based on scientifically confirmed information. The app offers online tests, a nutrition questionnaire, medication checks, reminder services, diaries, and much more. The BabyCare handbook can also be ordered in print or e-book form.

### Baby bonus \*

Parents who insure their newborn child through us will receive a bonus: 100 euros if one parent and child are insured with us and 200 euros if both parents and child are insured with us. The conditions for eligibility are that all recommended preventive examinations were conducted during pregnancy and that neonatal examinations U1 and U2 were performed directly after birth (certified by a physician or copies of the mother's pregnancy record book).

## 03.2 By your side from birth onwards

### Maternity assistance

Well looked after, right from day one. Our maternity assistance covers treatment by a doctor and assistance from a midwife, as well as nursing care in a hospital or dedicated maternity facility and help at home. Please contact us to find out the exact services and terms. We will be happy to advise you.

### Finding a midwife

You are entitled to midwife care during pregnancy, delivery, and the first weeks after giving birth. But how do you go about finding a midwife near you? We provide two searches for you on the Mercedes-Benz BKK website:

- The midwife finder of the BKK parent organization
- Ammely midwife search



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 378m**

### Midwife call-out service \*

Midwives are invaluable in all aspects of birthing. Women nearing their due date are glad to have support they can count on day and night. We will refund the costs of an on-call service in the last weeks of pregnancy (generally 38th to 42nd weeks) – up to a maximum of €250 per pregnancy. The midwife must be self-employed and fully registered.

## Our service



### Family insurance online

Insuring your whole family with Mercedes-Benz BKK and benefiting from the many extras our insurance provider offers is now easy to do online! The corresponding web form is available in the Mercedes-Benz BKK app and on our website under “My Mercedes-Benz BKK” (Meine Mercedes-Benz BKK). Just fill it out and submit it, that's it!

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 2200**



### Online questionnaire for family insurance

Website or app? You can now fill out the questionnaire even more conveniently online and send it to us. More information at:

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 5107**

### 7Mind – Pregnant Women Can Meditate, Too

Mindfulness can relieve stress during pregnancy. Meditations specifically designed for pregnant parents will help you get your mind ready for the birth and your baby.



### Family hotline:

**+49 621 68 13 18 97**

The trained staff at our partner INFOMED will answer your health questions:

- Pregnancy hotline
- Baby hotline
- Youth hotline
- Parent hotline



### Video consultation

Competent medical advice, wherever you are. Video consultation can be used on the computer or via the Mercedes-Benz BKK app, at home or abroad!

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 5716**

### **Prenatal classes for her and him \***

One of the many advantages of prenatal classes is that they provide a good opportunity to familiarize yourself with the maternity hospital or birthing center. We will cover the cost of antenatal classes offered by registered providers

We subsidize the class not only for the expectant mother. Mercedes-Benz BKK will reimburse up to €50 per year for their partners to take part, so long as they are also insured with us.

### **Postnatal exercise classes**

We will cover the cost of postnatal exercise classes offered by registered providers.

### **Pelvic exercises**

Over time, poor posture, excess weight and long periods of sedentary activity can stress and weaken the pelvis. Women's pelvic muscles are additionally stressed due to pregnancy and birth. Pelvic exercises help prevent bladder and bowel problems, as well as posture issues. Last but not least, the pelvis also plays a role in sexual relationships.

Mercedes-Benz BKK covers the majority of the costs for certain courses that you can do both on-site and online. For this purpose, you need proof of participation, which you can easily send to us via the Mercedes-Benz BKK app.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 5769**

### **Maternity pay for employed women**

Maternity pay is designed to offer the financial means to enable women in employment to prepare for the forthcoming birth of their child. The amount women receive is dependent on their net earnings, but the maximum amount paid by the health insurance fund is currently €13 per day. If your net earnings are higher, the difference will be paid by your employer. Maternity pay generally begins six weeks before and ends eight or twelve weeks (for premature or multiple births, or the birth of a disabled child) after birth.

Maternity pay can be applied for online or through the app.



**Fast service  
via the Mercedes-Benz BKK app**

### **Check-ups from birth to five and a half years**

The sooner the better: for children, healthcare begins when they are a newborn in the hospital, where parents are given an examination booklet outlining exactly which examinations are due when. There are exactly 10 in the first five years. The first takes place immediately after the birth. This is followed by nine further check-ups (U1 to U9).

### **More preventive care for your grade schooler \***

There are two further medical check-ups (U10, U11) recommended for grade-school-aged children. Sometimes children need specialized support, especially in their first few years at school.

The U10 check-up is for children aged between seven and eight years. It is used to identify any developmental and behavioral problems and to initiate treatment where necessary. The U11 check-up for children aged between nine and ten years seeks to identify any problems with performance at school, socialization and behavioral issues, dental, oral and maxillary abnormalities, as well as media use that could be damaging to their health, and to initiate the relevant treatment.

### **Adolescent check-up for 12 to 14 year olds (J1)**

The onset of puberty brings with it a number of significant challenges for children and their parents. It is important that the adolescent check-up (J1) is carried out to prevent risks. The check-up focuses on the early detection of illnesses that could affect physical, mental or social development.

### **Adolescent check-up for 16 to 17 year olds (J2) \***

A J2 examination is recommended to monitor ongoing health developments in young adults. Physicians check for (and discuss) puberty problems, abnormal posture, eating, digestive and metabolic disorders, and other conditions. We refund the costs for J2 up to a maximum of €50 if there are particular risk factors present for an illness. In some states, if there is an agreement with the primary care provider, you only need to present your insurance card.

### **Preventive care reminder service \***

We send letters to parents to remind them that their child's next check-up is due – this is a free service.

### **Full coverage of costs for vaccinations \***

Vaccination is one of the most effective and important ways of preventing disease. It protects against infectious diseases, some of which can have very severe consequences. For some of these diseases, no effective treatment has yet been developed. So do not put yourself and your loved ones at risk. Keep up

to date with your vaccinations! From flu vaccinations for adults to jabs against polio and other diseases for children: We will cover the cost of any doctor-recommended vaccinations for your home country and for trips to foreign countries.

#### **Tooth sealant \***

Dental sealant for the milk molars and permanent molars is available for children aged between 6 and 17 as a form of protection from an early age. We reimburse up to €7.50 per sealed tooth. .

#### **Orthodontic services**

For children and adolescents who are under the age of 18 when treatment starts, we will pay 80 percent of the initial cost of any medically necessary orthodontic treatment. If several children are being treated at the same time, we will bear 90 percent of the costs for the second child and each subsequent child.

### **03.3 When someone is ill at home**

#### **Home help \***

Too ill to run the household for the time being? You can apply to Mercedes-Benz BKK for help with the cost of home help, if you are unable to run your household. Our benefits exceed the legal requirements. Contact us for advice on the best solution for you. We will assist you with the search or determine whether you can hire a trusted friend or relative as help.

#### **Child sickness benefit**

You will be eligible to receive sickness benefits for a sick child if you are unable to work because you have to look after or take care of your child. This is provided that the child is covered by statutory health insurance, is under the age of 12 or has a disability and is reliant on the help of others and that no one else in the household can take on this responsibility.

You can apply for child sickness benefits online with the Mercedes-Benz BKK app. To do so, simply take a photo of the doctor's child sickness benefit prescription or the completed application for child sickness benefits in the case of pandemic-related care and send it to us.



**Fast service  
via the Mercedes-Benz BKK app**

### **03.4 Health cures for mothers, fathers and children**

#### **Know before you go**

Parents and children are under a lot of stress and strain these days. Stress, exhaustion and chronic illness increasingly require specific medical intervention. Prevention-oriented health cures can help to prevent impending illnesses or undesirable developments (especially in children). They can also show people how to adopt a healthier lifestyle. If your current treatment where you live has proven insufficient and your doctor believes a health cure is necessary, we would be pleased to help you. We offer advice on outpatient and inpatient health cures, health cures for children, and health cures for mothers or fathers and their children. Through our collaboration with a number of quality-certified cure facilities, we can help you to find the one that is right for you.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 460k**

#### **Full cost coverage for health cures for children**

We will cover the full cost of health cures for children. In the case of children under the age of eight, we will also pay for the mother or father to accompany the child.

### **03.5 Health pays off for the whole family**

#### **100 PRO AKTIV rewards program \***

Our time-tested 100 PRO AKTIV rewards program makes it even easier for children, adolescents, and adults to take part in healthy living activities. Everyone aged 6 and up is eligible. Preventive care, exercise, nutrition, and counseling – the more activities you can document, the better. Children and adolescents receive EUR 5 per activity. Adults receive EUR 10. To participate, please fill out the web form.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 4455**

#### **Pediatric day surgery \***

Long hospital stays are very difficult for children. Pediatric day surgery is beneficial because it uses non-aggressive surgical methods and avoids the need for inpatient stays. We cover the costs including anesthesia, supplies and services immediately before and after the clinic visit.

# 04 Stay healthy on vacation.

We offer service and peace of mind, so you can relax and enjoy your vacation.

**It's vacation time at last. Your bags are packed and you're on your way. But have you considered all eventualities? We want you to be able to really relax during your precious time off. We therefore offer tips on how to prepare for your holiday along with a comprehensive international service. Everything to keep you healthy – before, during and after your vacation.**

## 04.1 Medical care on vacation

### Health insurance for travel abroad

Receiving good treatment if the worst happens while you are abroad – we believe it is our duty to give you this peace of mind.

### Online overseas health insurance

You can take out your overseas health insurance online via the Mercedes-Benz Versicherungsservice. Would you like to take out health insurance for yourself or for your whole family? Select the suitable insurance and receive your insurance policy with just a few clicks.

You have health insurance coverage and can receive treatment in the event of an emergency in all EU/EEA countries, in Switzerland, as well as Montenegro, North Macedonia, and Serbia as well as the UK and Northern Ireland. A foreign health care certificate or European Health Insurance Card (EHIC) is indispensable for travelers. However, your statutory entitlements while abroad are not as extensive as those covered by private health insurance for travel abroad. Even if you have a foreign healthcare certificate or EHIC, there may be situations in which a doctor will only treat you if you pay in cash. Depending on the country, we are permitted to reimburse only some – or even none – of the costs. Statutory health insurance funds are not permitted to cover the cost of transporting you back home. We recommend that you purchase a private foreign travel health insurance policy for every vacation, regardless of your destination.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 4975**

### Private health insurance for foreign travel \*

By taking out private health insurance for travel abroad, you are playing it safe. The policy offers the most extensive coverage, for example, by including return transport home. Mercedes-Benz Versicherungsservice recommends the premium product for private health insurance for travel abroad. We would be happy to tell you more about this.

**[www.versicherungen.mercedes-benz.com](http://www.versicherungen.mercedes-benz.com)**

### German-speaking doctors outside Germany \*

Before you set off, you can contact INFOMED for addresses and information on doctors in the area who speak German and/or English. Call the health hotline at any time at +49 621 68 13 18 97. You pay only the telephone charges; the consultation is free of charge.

### Reimbursement of expenses for travel vaccinations \*

Different countries, different diseases. However, you can protect yourself against many infectious diseases through vaccination. We will cover the cost of all vaccinations recommended by your doctor. You get the vaccinations done, submit the prescription and invoice to us, and we will reimburse you for the full cost.

### Visiting a doctor in your home country

If you are vacationing in your country of residence, there are no additional steps required: You can get medical and dental treatment wherever you are in Germany. You just need to take your health card (Gesundheitskarte) with you to the doctor's and you will receive treatment straight away.

### Visiting a doctor abroad

You must take your health card (Gesundheitskarte) with you if you travel to a country in the European Union (EU) or the European Economic Area (EEA), which includes Norway, Iceland and Liechtenstein, or to Serbia, Montenegro, North Macedonia or Switzerland. You must have your insurance card on hand if you travel to the UK or Northern Ireland. The reverse of the card incorporates the European Health Insurance Card (EHIC). You can obtain treatment by simply showing the doctor your EHIC together with your ID card or passport.



Exception for Serbia: Here you must present your EHIC to the local health insurance company, which will give you a certificate showing your entitlement to treatment.

Germany has social insurance agreements with Bosnia and Herzegovina, Tunisia and Turkey. We can provide you with a special certificate of entitlement to treatment in these countries.

The certificates of entitlement give you access to services in accordance with the locally applicable laws. You need to take out private health insurance for travel to countries in which neither the EHIC nor any social insurance agreement is valid. You can also download information sheets about your destination on our website.

## Our service



### Vacation preparation

You will find useful tips and checklists to help get your vacation off to a good start.  
**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 4975**



### Video consultation

Competent medical advice, wherever you are. Video consultation can be used on the computer or via the Mercedes-Benz BKK app, at home or abroad!  
**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 5716**



# Get well

When you are sick you need the best possible support. We are always there to offer practical assistance: from advice on treatment and therapy options to covering costs and offering our own range of courses. We want your treatment to be successful.



**05 Get well with rapid assistance.**

- 05.1 Going to the hospital
- 05.2 Additional coverage
- 05.3 Going to the doctor
- 05.4 A linked network for successful treatment
- 05.5 Tariff options
- 05.6 Receiving guidance and help

**06 Get well with medication and physical aids.**

- 06.1 Complete overview of the costs
- 06.2 Adapting to physical restrictions

**07 Get well with health cures, therapies, etc.**

- 07.1 The right health cure for me
- 07.2 Dealing with symptoms of illness the right way
- 07.3 Using the right remedies
- 07.4 Getting you back in shape
- 07.5 Finding your feet again once you return to work

# 05 Get well with rapid assistance.

Working together with doctors and hospitals to ensure the best care – that is our goal.

**If you fall ill, you can expect us to deliver a fully comprehensive, high-quality service. By working closely with doctors and hospitals, we make sure that you receive the best-possible treatment and benefit from the full range of facilities offered by the healthcare system. This is what we consider to be professional, individual case management – for your benefit and for your speedy recovery.**

## 05.1 Going into hospital

### Getting to the hospital

We will cover the cost of:

- Your journey to and from the hospital for inpatient treatment or to and from a health resort
- Ambulance trips to the hospital (even if these are not followed by inpatient treatment)
- Patient transportation that requires an ambulance for medical reasons
- Transportation to outpatient treatment if it will avoid or shorten inpatient treatment, and in many cases for persons with severe disabilities and care recipients at Level 3+

Patients are required by law to pay 10 percent of the transportation costs themselves; this charge will be at least €5 but no more than €10. This additional charge does not apply to patients undergoing rehabilitation. Transportation to an outpatient dental or specialist clinic will be paid for certain persons with severe disabilities or with restricted mobility, as well as care recipients from Level 3+. Transportation costs to a doctor's office can also be reimbursed only in exceptional cases with prior approval.

### Benefits during a hospital stay

We will pay the costs of a medically necessary hospital stay. This service includes food and accommodation as well as medical treatment, surgery, medication and nursing. This also includes medically necessary transportation. Adults (aged 18 or over) must pay €10 for

every day they stay in hospital. This additional payment is limited to a maximum of 28 days in any one year.

### Continued payment of salary and sick pay

If you are unable to work due to illness or because you are attending a recognized health cure, your employer will continue to pay your salary for up to six weeks. The same applies if you are unable to work due to termination of pregnancy (within the scope of the law) or an organ donation.

You will be eligible for sick pay once your salary or wages cease to be paid while you are unable to work, while you are in the hospital, or during a residential health resort stay paid for by us. It is 70 percent of your regular pay. The level of basic pay used to calculate sick pay will be no more than the statutory income threshold (2023: €4,987.50 per month, or a maximum of €166.25 per day, so sick pay at 70 percent comes to €116.38). Sickness pay must not exceed 90 percent of your net earnings. You are usually entitled to sick pay indefinitely; for one and the same illness, however, you will be paid this benefit for no more than 78 weeks within any three-year period.

### Home help \*

Generally we will pay the cost of home help if children need to be looked after due to illness, a hospital or health resort admission, and there is no one else in the household who can take on this responsibility. Even if there are no children in the household but there is a need for home help, you can apply for this. Our benefits exceed the legal requirements. Contact us for advice on the best solution for you.

## 05.2 Additional coverage

### Private supplementary insurance: hospital \*

If you have to stay in hospital, Mercedes-Benz BKK pays for the cost of your inpatient treatment. With private supplementary insurance for the hospital, you can enjoy added benefits and financial security. For example, the costs of the following services are covered:

- Payment of remaining costs in advance by BKK for general hospital services
- Choice of accommodation in a one- or two-bed room (depending on member's tariff)
- As part of the chief physician option, we pay for private medical treatment if you would like to choose your doctor and be treated as a private patient.

For more information on this and other possible benefits, please contact the team at Mercedes-Benz Versicherungsservice to arrange a personal consultation:

**[www.versicherungen.mercedes-benz.com](http://www.versicherungen.mercedes-benz.com)**

### Per diem sick pay insurance from Mercedes-Benz Versicherungsservice

Sick pay is lower than your standard earnings: it is 70 percent of gross income or a maximum of 90 percent of net income. For 2023 the upper limit, determined by the income threshold, is €4,987.50 per month. If earnings exceed the monthly income threshold, the payment is calculated as 70 percent of €4,987.50 only, i.e. a maximum of €3,491.25 gross per month. Because of this reduced income, it can be difficult to meet your ongoing costs, especially in the case of a long-term illness. Per diem sickness pay insurance helps to bridge the gap. For this purpose, Mercedes-Benz Versicherungsservice offers supplementary insurance with attractive benefits:

- Safeguarding the net income not covered by BKK sick pay
- After 42 days of illness, payment of an agreed per diem amount for every further day you are unable to work
- Payment of per diem sick pay, even on Sundays and public holidays

If you are interested in this private supplementary insurance, simply inquire at your BKK customer center. We would be delighted to give you more information and refer you to Mercedes-Benz Versicherungsservice.

## Our service



### Finding a hospital

Finding a suitable hospital for upcoming treatment: hospital quality reports, information on the number of operations carried out at each hospital, the number of qualified doctors it employs, and other information can be found at:

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 376k**

### Integrated healthcare agreements

You can find our special integrated health care offers that exceed the normal health insurance benefits online. These offers include special services or integrated medicine among multiple healthcare providers.

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 480v**

### Sick pay calculator

Greater transparency and the ability to plan with the online sick pay calculator. This enables you to see whether per diem sick pay insurance is worthwhile for you.

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 520Z**



### ePA – Your Electronic Patient Records

The ePA system stores information about your medical history, medications, and medical risks. That way, your treating physicians always have a clear picture of your state of health. The important thing to know is that you control all the information collected in your records and can view it at any time and personally determine what information should be stored. Even documents like dental vouchers, maternity cards, and the “yellow booklet” for pediatric exams can be filed.

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 5785**

## 05.3 Going to the doctor

### Medical and dental treatment

Our members have unlimited access to treatment by any doctor, dentist or psychotherapist who is licensed for statutory health insurance funds – provided they use modern, recognized methods of treatment. You are free to choose any of the doctors and dentists in Germany with whom we have a contract.

### Supplementary insurance: outpatient add-on \*

With its “outpatient add-on” service, our partner Mercedes-Benz Versicherungsservice offers comprehensive supplementary insurance coverage with fair terms and conditions. Here are just some examples of what this add-on can be used for:

- Corrective lenses (spectacles, lenses, contact lenses)
- Additional payments for non-physician treatments (massages, mud packs, physiotherapy, medicinal baths)
- Additional payments for medication, surgical dressings and physical aids
- Alternative remedies, including prescribed medication
- Trips abroad: worldwide medical insurance coverage for up to eight weeks (doctor, medications, hospital, transport home in the event of illness – including by jet in an emergency)

## 05.4 A linked network for successful treatment

### „Psyche in Balance“ Compass \*

For those experiencing psychological stress, receiving rapid assistance as well as self-help support is crucial. Our offers help you to find your inner balance again. We provide various offers to support you in this situation and can assist you with self-help. If you don't know which offer is the right one for you, we can provide you with individualized advice – either over the phone or in person at a customer center. This will ensure that you can receive help quickly and conveniently.

### Novego – Rapid online help for psychological stress \*

Our online program for psychological support helps those dealing with psychological stress. Novego combines psychotherapeutic methods with modern e-learning approaches. You can use it anytime and anywhere. Your personalized self-help program can be started immediately with no waiting period.



[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), Webcode 288n

### Psychosomatic intervention \*

Swift and professional help for psychosomatic problems: You can attend up to eight personal appointments at recognized psychosomatic medicine institutions as an outpatient following a referral from the company doctor, from the sponsoring companies' counseling team, or directly from us. The aim is to increase your quality of life, enable you to continue working, and avoid any risk of becoming incapacitated. The appointments are of course voluntary, confidential and subject to legal duties of nondisclosure. The costs are covered by us.

### Psychotherapy

Even in the days of the coronavirus pandemic, psychological help can be provided without long waiting periods. For example, video counseling sessions are becoming more and more commonplace where deemed reasonable. If necessary, we will assist you in finding quick and effective help, and we will cover the cost of treatment.



[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 5626

### Special psychological treatment offering in Baden-Württemberg

For members in Baden-Württemberg, we have created an offering to help them receive psychotherapeutic assistance faster. This is important in acute cases so that illness can be detected as early as possible and treated. Care is provided by a network of select medical and psychological therapists who meet special conditions for quality.



[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 5783

## 05.5 Tariff options

More services with tariff options, for better health care.

### Get trusting care with Family Doctor+ (Hausarzt+) \*

Your family doctor is the primary contact and coordinator for your health care issues. By choosing an eligible family doctor, you can ensure better coordination of specialists and avoid unnecessary repeat examinations. Find out from your local customer center which family doctors are taking part in Family Doctor+ (Hausarzt+).

- Valid for: all insured persons who enroll with a participating family doctor.
- Conditions: For family-doctor-based health care, members must stay registered with their family doctor for at least twelve months. A referral from your family doctor is required for visits to specialists, with the exception of gynecologists, ophthalmologists, as well as pediatricians.

Advantages of Family Doctor+ (Hausarzt+):

- The family doctor is your contact person and guide
- More time for you
- Coordinated care
- Annual health check-ups for ages 35 and up (every two years in Bavaria)
- Skin cancer screening with family doctor for ages 35 and up (Germany-wide except for Bavaria)
- Antibiotic quick test (Germany-wide except for Baden-Württemberg)

#### **Tariff option: sickness benefit \***

For anyone who has no statutory entitlement to sick pay but wishes to benefit from it.

- Valid for: full-time self-employed individuals and those working on short-term contracts who are entitled to have their payment of wage or salary continued for less than six weeks and have no statutory entitlement to sick pay.
- Premium rate: entitlement to sickness pay from the 43rd day (from the seventh week) of incapacity at the standard premium rate.
- Conditions: insureds are legally bound to this option for three years, even if they switch to another health insurance fund.

#### **Tariff option: special care \***

This tariff option applies to insured persons who take part in an agreement for special medical care – for instance, in our national agreements for homeopathy or pediatric surgery or in regional agreements such as the psychotherapy specialist agreement or the agreement for ADHD in effect in Baden-Württemberg. There is no obligation to sign up for any of these agreements.

### **05.6 Receiving guidance and help**

#### **Advice for hospital patients \***

Specialist advice throughout the entire treatment. Our regional hospital advisors are there to support you if you suffer a serious illness (such as a heart attack, cancer, stroke or psychological illness) and will help you with all aspects of your stay in hospital.

This gives customers suffering from acute or chronic neurological illnesses access to a very special level of treatment: our specialist consultants are there for you throughout the whole treatment process, from your stay in hospital to rehabilitation and right up until discharge. This customized care package should ensure that your treatment runs smoothly and that interfaces are optimally linked, enabling you to recuperate and – hopefully – regain full fitness as soon as possible.



#### **Support in the event of medical malpractice \***

Talk to us if you suspect that you have received incorrect medical treatment from a doctor. We can advise you on how to proceed in such cases and offer you effective support and information.

# 06 Get well with medication and physical aids.

Be able to choose the right medication for you. We ensure the necessary transparency.

**Cost transparency, ability to make comparisons, and discounts on certain medications – these are the ways in which we can contain the cost of medication. This ensures you receive the best healthcare without undue expense.**

## 06.1 Complete overview of the costs

### Medications and surgical dressings

We will cover the cost of medication and surgical dressings prescribed by a doctor. We are only permitted by law to bear the cost of non-prescription medication for children up to the age of 12, with a few legally stipulated exceptions. Adults aged 18 or over are required by law to pay 10 percent of the costs themselves (at least €5 but no more than €10).

### Homeopathic remedies and naturopathic treatment \*

With us, you can get homeopathic remedies simply by using your health card (Gesundheitskarte) if you get treatment at one of our statutory health insurance physicians. We will reimburse up to a total of €100 per year for many non-prescription proprietary drugs used in homeopathy, phytotherapy and anthroposophy that are only available from pharmacies, provided these have been recommended by a doctor. Further information can be found on our website

 [www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 2039

### Discount agreements for medication

We help you save money! As a patient, you can assume that your doctor will have an interest in prescribing you cost-effective medications, as he is trying to keep within his budget. He will therefore often prescribe you an active ingredient rather than a specific medication. In this case, the pharmacist decides which drug to give you.

If there is a discount agreement for this active ingredient with Mercedes-Benz BKK, then he must give you a medication that is covered by the agreement,

as long as it is available. If it is not available or there is no discount agreement, then he is obliged to give you one of the four cheapest drugs. Pharmacists are automatically informed about any discount agreements in place.

The current list of drugs manufacturers who have signed a discount agreement with Mercedes-Benz BKK can be found on our website:

 [www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 462a

### Optional medication

Pharmacists are always obliged to give you one of the four most affordable drugs. However, when handing in a prescription, you can also choose to have another drug. In this case, members are liable to pay the additional costs, which are often considerable. If you would like to find out more about how these additional costs are calculated, we will be happy to advise you.

### Medication exempt from additional payments

For certain groups of medication, you do not have to pay any additional costs. We can help you decide which one to choose. Information about medication that is available without additional costs can be found on our website at:

 [www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 462a

### Exemption from additional payments

In order to ensure that you do not have to pay amounts you cannot afford, the law stipulates that any additional payments you are required to make must not exceed 2 percent of your annual gross earnings. For some groups of people, e.g. people receiving income support or a basic pension, special rules apply in relation to determining gross earnings. People who are undergoing ongoing treatment for a chronic illness can apply to have their additional payments limit reduced to 1 percent of their annual gross earnings.

Our website contains a calculator that you can use to work out whether your additional payments have reached these limits.

### Reimbursement of additional payments

You can avoid the risk of expensive additional payments for medication, surgical dressings and physical aids by purchasing “outpatient add-on” supplementary insurance. Additional payments are reimbursed in full with two tariffs of the insurance offered through Mercedes-Benz Versicherungsservice:

**[www.versicherungen.mercedes-benz.com](http://www.versicherungen.mercedes-benz.com)**

## 06.2 Adapting to physical restrictions

### Physical aids

Physical aids help you recover more quickly or compensate for a physical limitation. It's best to ask your doctor about any physical aids you may need. They will give you a doctor's order (pink prescription) for a physical aid if required. If you meet the medical requirements, we will gladly cover the costs for approved physical aids in the lump-sum amounts or any contractually agreed prices.

Naturally, our services include instructions on how to use the physical aid, the required adjustments and repairs or replacements. By law, there is an additional charge for each physical aid. As a rule, it is 10 percent of the retail price (at least €5 but no more than €10). The rule is different for disposable physical aids. In this case, the additional charge is 10 percent for each unit, but not to exceed €10 a month.

### Finding therapeutic appliances

Our website lists our contract partners and providers of therapeutic appliances near you. Click on a category, enter your postal code, and you will see results.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 370h**

### Medication plan

Mistakes when taking medication can intensify or impair the effectiveness of individual drugs – and damage your health as a result. To prevent this, you are entitled to a personal medication plan, issued by your treating doctor.

## Our service



### Guidance on medication costs and additional charges

At the Mercedes-Benz BKK online customer center, our members will find a wealth of useful services to help you maintain an overview:

- Lists on additional charges and discount agreements
- Calculator of additional charges to determine your annual out-of-pocket limit
- Application for exemption from additional charges, available online for download

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 4400**

### Mercedes-Benz BKK discounts

Go online to see which medications are available at a discounted price for Mercedes-Benz BKK members:

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 462a**



### INFOMED health hotline:

**+49 621 68 13 18 97**

The INFOMED team can help you in your choice of products that are available without additional costs.

Participation is subject to a few conditions:

- You are using at least three drugs stated on your statutory health insurance prescription
- The drugs must all be systemic, i.e. they work in the body
- The drugs are intended to be taken for at least four weeks

### Prescription apps

Many people can't do without apps on their smartphone, including when it comes to their health. For instance, some apps can assist you with improving your level of fitness or eating habits or helping you to relax. You can obtain prescriptions for what are known as “digital health applications” (“DiGA” for short) from your doctor – and we will cover the cost. They require a prescription or corresponding diagnosis from a physician or psychotherapist.

# 07 Get well with health cures, therapies, etc.

We are there to help you get back to your normal life and return to work

**Getting back to everyday life after an injury or serious illness often requires a whole series of measures. We provide support with health cures, therapies and specific rehabilitation measures. Providing all the important information about this and the straightforward payment of costs is all part of our service.**

## 07.1 The right health cure for me

### Health cures

A health cure is a specific course of health treatment that only succeeds if you yourself make an active contribution. Rehabilitation-oriented health cures can help to permanently overcome past illnesses. They can also show people how to adopt a healthier lifestyle. If your current treatment where you live has proven insufficient and your doctor believes a health cure is necessary, we would be pleased to help you.

### Non-residential health cures

We will pay the following costs for non-residential health cures taken in approved health resorts:

- Treatment by doctors
- Health cure treatments (medicinal baths, massages, etc.)

In addition, you will receive an allowance of EUR 13 per day (EUR 21 for small children with chronic illnesses) toward the cost of your food and accommodation, resort tax, and transportation costs. Simply keep hold of your hotel or guest house bill and present it to us as proof. Members aged 18 and above are required by law to pay 10 percent of the cost of health cure treatments themselves, plus €10 per doctor's prescription.

### Residential health cures

If a non-residential health cure does not meet your needs or is inappropriate for any other reasons, you will be eligible for a residential health cure in a clinic. Adults aged 18 or over are legally required to pay €10 per day toward the cost.

We will cover the remaining costs for:

- Treatment by doctors
- Health cure treatments (medicinal baths, massages, etc.)
- Resort tax
- Accommodation, food
- Transportation

Whether you are traveling to preventive care or rehabilitation appointments, we will cover the transportation costs based on a precise scale. Please ask your customer center about cost coverage for the use of private vehicles or public transportation. The pension insurance fund generally pays the cost of residential rehabilitation health cures.

We will be pleased to advise you. You will only have to pay these costs for a maximum of 28 days for subsequent rehabilitation and in the case of certain medical indications.

### Health cures for children

We will cover the full cost of health cures for children. In the case of children under the age of eight, we will also pay for the mother or father to accompany the child.

### Health cures for mothers and fathers

We will pay the cost of health cures in selected quality-certified health-cure establishments excluding a member contribution of €10 per calendar day.

### Choice of health-cure establishments \*

When it comes to choosing where to take a health cure, we have a variety of quality-assured establishments for you to choose from. We help you to select the most suitable place, taking into consideration your illness, where you live, and other criteria. Our members constantly tell us how satisfactory they find this procedure.

## 07.2 Dealing with symptoms of illness the right way

### Support for ADHD \*

Attention deficit hyperactivity disorder (ADHD) is one of the most frequent psychological illnesses among children and young people. Symptoms include a poor attention span and lack of concentration, distinctive fidgeting and a strong desire to move around, as well as impulsive and erratic behavior. In Baden-Württemberg we offer special treatment for children and young people aged between 4 and 17 years affected by ADHD, ranging from quality-assured diagnosis and treatment through to parental training on ADHD. Further information on this matter can be obtained at your local customer center.

### Personal nutrition counseling \*

The food we eat has an impact on virtually every aspect of our lives. Special diets are helpful for certain diseases. We offer special consultancy services for tumor patients, as problems such as malnutrition can often occur during cancer therapy and these can be avoided with the appropriate support. While personal nutrition counseling – as the name suggests – is intended for an individual, it is often helpful if everyone else in the household is part of the consultation as well. If your doctor recommends a consultation, please contact us directly.

### Obesity programs \*

We offer special programs for children, young people and adults who are clinically obese. Please ask at your local customer center about suitable programs, the exact terms and cost contributions.

As a partner to the Health & Safety health management team of our sponsoring companies, we also cover the costs for the outpatient phase of the „1+12“ weight management program.

### Bone density scans

Bone density scanning is a statutory service for suspected cases of osteoporosis, provided that a course of drug treatment is planned. This test can be repeated every five years – or sooner if new findings emerge to indicate that the therapy should be optimized.

## Our service



### Non-residential health cures

Our website provides an overview of all health resorts and the areas in which they specialize:

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 460k**

### Online catalog for non-physician treatments

Point of reference for non-physician treatments that can be prescribed for the relevant complaint. You will also find a list of all the changes to the guidelines on non-physician treatments:  
[www.heilmittelkatalog.de](http://www.heilmittelkatalog.de)

### Cost coverage for alternative treatment methods

Whether for osteopathic treatment or the alleviation of tinnitus with music, we will cover the costs subject to certain conditions. More information about our services can be found online and in the app.



### INFOMED health hotline:

**+49 621 68 13 18 97**

Objective, independent consumer advice on all issues relating to health cures, therapies, etc.



### Video consultation

Competent medical advice for you, at home or on the go. 50 specialized doctors are at your side – and you don't waste valuable time

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 5716**

## 07.3 Using the right remedies

### Remedies

Whether you have been prescribed massages, physiotherapy or medicinal baths, we will cover the cost of these remedies and cures according to a table of rates. Members are required to pay some of the cost themselves. Members aged 18 and above pay 10 percent of the costs plus €10 per doctor's prescription. This rate also applies if you undergo outpatient treatment in a hospital or health-cure establishment.

### Alternative remedies and homeopathy \*

With us, you can get conventional homeopathic remedies simply by using your health card (Gesundheitskarte). This is a special feature because homeopathy is typically not included in the range of services covered by statutory health insurance.

Benefit from these advantages:

- Get homeopathic services from a qualified homeopathic doctor simply by using your health card (Gesundheitskarte) – straightforward and without a private invoice
- High-quality consulting and treatment according to the rules of classical homeopathy

Note: You can enroll at doctors' offices that either have an additional qualification in homeopathy or the homeopathy diploma of the German Central Association of Homeopathic Doctors (Deutscher Zentralverein homöopathischer Ärzte). We will be happy to provide information on which doctors are already participating and how your trusted doctor can get involved in this special care offer.



[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 2039

### Covering the cost of osteopathy \*

Using the power of the hands to make a manual diagnosis and provide therapy, blockages in the body are released and balance is restored to the body's systems. We will cover 80 percent of the costs for up to six quality-assured osteopathy sessions (maximum of €60 per treatment) per calendar year.

Qualified osteopaths are listed in various registries and registered associations. We have compiled the associated Internet links for you: Click for further information! In any case, the following applies: Please make inquiries at our customer center before undergoing this treatment to make sure that the costs are covered.



[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 4834

### Covering the cost of acupuncture

We will pay the cost of acupuncture treatment conducted by registered and qualified doctors for chronic pain in the lumbar spine and chronic arthritis of the knee. Payments are made using your health card (Gesundheitskarte).

### Kassel Stuttering Therapy \*

Successfully overcome speech impediments: We also offer Kassel Stuttering Therapy, a treatment concept for those diagnosed with stuttering. This approach can even help children ages three and older to learn to speak more fluently and deal with stuttering more effectively. This treatment combines in-person appointments, online modules, and individual and group sessions. A computer-aided program helps with exercises outside of therapy sessions. The therapy lasts for twelve months.

### Pain therapy

People who suffer from chronic pain have a severely limited quality of life. Individuals who are hit especially hard require pain management sessions tailored to their needs from certified specialists. We cover the costs for all pain therapy, which can include online pain management counseling sessions by video.



[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 388s

### Tinnitracks neurotherapy \*

Listening to your favorite music can help alleviate tinnitus and unpleasant ringing in the ears. The Tinnitracks app filters your individual tinnitus frequencies from the music. By listening to your personal playlist at least 90 minutes a day for a year, hyperactive auditory nerve cells will be soothed and tinnitus will be alleviated. Tinnitracks neurotherapy is prescribed by an ENT specialist. We will cover the cost of:

- one year of Tinnitracks neurotherapy
- precise frequency measurement and
- regular follow-ups with a participating ENT specialist

## 07.4 Getting you back in shape

### Rehabilitation

Following a serious illness, it's not always easy to get back in the rhythm of everyday life. Lasting impairments can sometimes make it hard for people to get back into their old routine at work and at home. We are on hand to support members throughout their rehabilitation as they brace themselves for the new challenges that daily life presents.



### **Sports and functional training for rehabilitation**

Our complementary rehabilitation services include the following:

- Sports and functional training for rehabilitation
- Classes for chronically ill patients and their families

We will be happy to help you find a suitable provider. Has your doctor prescribed supplementary services? Then simply schedule an appointment with a therapist – without prior approval from us. Give your doctor's instructions to the provider, and they will handle billing directly with us.

### **Occupational therapy**

The aim of occupational therapy is to restore and support restricted physical and mental ability. It is offered during inpatient treatment in the hospital and as part of a rehabilitation program, as well as during outpatient treatment at every stage of the illness. The methods are wide-ranging: self-help training, household training, concentration and stability training, group sessions, and training on how to use physical aids. During the treatment, artistic, craft, manual and intellectual skills are specifically developed and practiced.

Depending on the capabilities and limitations of the patient in question, occupational therapy can be conducted in individual one-on-one sessions, in small groups or as group therapy. Patient consultation is also an important part of occupational therapy. Any issues relating to rehabilitation can be discussed with the therapist.

### **07.5 Finding your feet again once you return to work**

#### **Workplace-specific rehabilitation \***

Making it easier for you to return to work. This rehabilitation treatment, which is offered on a regional basis, provides you with therapies that have been tailored to the specific requirements of your job. This makes it much easier for you to return to your day-to-day work.



# Be provided for

We have the right packages to help you lead a largely independent life in your old age or in the event of chronic illness. We can help with all queries relating to your care. From outpatient support to care provided at home and to inpatients, if the worst comes to the worst you can rely on us.



**08 Be provided for in the event of chronic illness.**

- 08.1 Success due to networking
- 08.2 Tariff options
- 08.3 Psychological and emotional support
- 08.4 Individualized and personalized care
- 08.5 Recovery through rehabilitation measures

**09 Be provided for when nursing care is required.**

- 09.1 Finding the right care
- 09.2 Getting care at home
- 09.3 More care on the ward
- 09.4 Good short-term care

# 08 Be provided for in the event of chronic illness.

You can rest assured knowing you'll receive optimum support. With the right partner, of course.

**How do you live with a chronic illness? This is the key issue for those affected. We are continually developing our services to make this question easier to answer. The close cooperation between patients, doctors and hospitals, together with the application of the latest medical guidelines, is designed to improve the healthcare provided to those affected and to enhance their quality of life. One key objective is to empower patients to cope independently with their own illness.**

## 08.1 Success due to networking

### BKK MedPlus

BKK MedPlus is the trademark of our free treatment programs for people with chronic disorders. They are based on sound knowledge of the best treatment and the optimum course of treatment for the relevant illness.

The aim of BKK MedPlus is to improve the care that members receive by ensuring a more effective flow of communication and closer cooperation between everyone involved in the treatment process. Therapy measures are coordinated with the help of treatment guidelines based on the latest medical knowledge. As a health insurance fund, we coordinate and accelerate the treatment process in conjunction with the doctor. We offer nationwide programs for the following chronic illnesses:

- Bronchial asthma
- Chronic obstructive pulmonary disease (COPD)
- Diabetes mellitus type 1 and 2
- Breast cancer
- Coronary artery disease (CAD)

### Integrated care \*

We have a number of agreements to offer our members integrated care. It can include a new form of cooperation between physician and non-physician services, or between outpatient and inpatient providers. Innovative services that have not been covered by

health insurance to date are also considered integrated care. Integrated care is designed to coordinate treatment at a single source. That way, unnecessary and time-consuming repeat examinations can be avoided and you receive the best possible care for a speedy recovery.

## 08.2 Tariff options

Two tariff options for better health care. What might be of interest to you? Your local customer center will be happy to provide advice and information. Just give us a call and make an appointment.

### Tariff option: structured treatment programs \*

For everyone who has a chronic illness and wants to help improve their own health by taking part in certain programs.

- Valid for: insurance holders who take part regularly in our nation-wide, structured treatment program for chronic illnesses, BKK MedPlus.

### Tariff option: special care \*

This tariff option applies to insured persons who take part in an agreement for special medical care – for instance, in our national agreements for homeopathy or pediatric surgery or in regional agreements such as the psychotherapy specialist agreement or the agreement for ADHD in effect in Baden-Württemberg. There is no obligation to sign up for any of these agreements.

### 08.3 Psychological and emotional support

#### Life skills therapy

Life skills therapy is designed for persons with severe mental illnesses. It is designed to enable people with mental illnesses to receive treatment performed or prescribed by a doctor. In addition to training and motivation methods, this outpatient therapy also covers coordination activities. Those affected need to learn to manage their everyday lives independently and assume responsibility for themselves.

We will cover the costs of life skills therapy for up to 120 hours within three years for each incidence of illness. You pay 10 percent of the cost for each calendar day. This charge will be at least €5 per day but no more than €10.

#### Support for ADHD \*

Attention deficit hyperactivity disorder (ADHD) is one of the most frequent psychological illnesses among children and young people. Symptoms include a poor attention span and lack of concentration, distinctive fidgeting and a strong desire to move around, as well as impulsive and erratic behavior. In Baden-Württemberg we offer special treatment for children and young people aged between 4 and 17 years affected by ADHD, ranging from quality-assured diagnosis and treatment through to parental training on ADHD. Further information on this matter can be obtained at your local customer center.

#### Tinnitracks neurotherapy \*

Listening to your favorite music can help alleviate tinnitus and unpleasant ringing in the ears. The Tinnitracks app filters your individual tinnitus frequencies from the music. By listening to your personal playlist at least 90 minutes a day for a year, hyperactive auditory nerve cells will be soothed and tinnitus will be alleviated. Tinnitracks neurotherapy is prescribed by an ENT specialist. We cover the costs of:

- one year of Tinnitracks neurotherapy
- precise frequency measurement and
- regular follow-up visits to a participating ENT specialist

### 08.4 Individualized and personalized care

#### „Pain-free“ Compass \*

Experiences with pain differ widely, and treatment should be individualized to the same extent. The medicalmotion app, a CE-certified medical product, enables you to alleviate pain with the assistance of digital pain therapy – and to do so conveniently in

## Our service



#### BKK MedPlus

All important information about the free voluntary program for people who want to play an active role in the treatment process:  
**[www.bkkmedplus.de](http://www.bkkmedplus.de)**

#### Special integrated care programs

National and regional integrated care programs can be found at:  
**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),**  
**web code 480v**

#### Self-help group search

You can find a suitable self-help group near you through our partner NAKOS:  
**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),**  
**web code 440s**



#### INFOMED healthcare hotline: **+49 621 68 13 18 97**

Objective, independent consumer advice on any queries about symptoms and potential treatment.

#### WDS.care

In cooperation with the external service provider WDS.care, we offer employees of our sponsoring companies comprehensive consultation on nursing care. For instance, it includes a telephone hotline, home visits, counseling sessions at facilities and nursing courses.

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),**  
**web code 5774**

your own home. Developed by doctors, the app offers personalized recommendations for exercises to help you reduce pain effectively with the help of video instructions (just 15 minutes a day is enough). Physiotherapy specialists can provide further assistance via chat function if necessary.

### Multiple Sclerosis Compass \*

Get to know our numerous offers related to multiple sclerosis, and your care will be adapted to suit your individual situation. In the course of your individualized care, we will prepare an optimal treatment plan with you to ensure that you know the right points of contact in the event of acute symptoms and can access them rapidly.

Multiple Sclerosis Compass::

- Supplements medical treatment
- Accelerates access to specialist medical care
- Can be used flexibly
- Provides help and assistance for work, family, and everyday life
- Phone and video consultations available

Find out more on the website:



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), Webcode 206m**

### Personal nutrition counseling \*

Typical illnesses that can be alleviated by a change in diet include metabolic diseases such as diabetes as well as rheumatic conditions or renal disorders. We offer special consultancy services for tumor patients, as problems such as malnutrition can often occur during cancer therapy and these can be avoided with the appropriate support.

If your doctor recommends a consultation, please contact us directly.

### Obesity programs \*

We offer special programs for children, young people and adults who are clinically obese. Please ask at your local customer center about suitable programs, the exact terms and cost contributions.

As a partner of Health & Safety, the health management team of our sponsoring companies, we also cover the costs for the outpatient phase of the „1+12“ weight management program. For more information, contact the company medical service.

### Family history of breast or ovarian cancer \*

This special care program is designed for women with a significant family history of breast and ovarian cancers. If genetic counseling and possibly testing identify a higher risk of disease, our members are entitled to an extensive early detection program.

## 08.5 Recovery through rehabilitation measures

### Rehab sports and functional training

If the doctor treating you feels that additional rehabilitation services are necessary from a medical point of view, we will cover the cost of these. Our complementary rehabilitation services include the following:

- Sports and functional training for rehabilitation
- Classes for chronically ill patients and their families

We will be happy to help you find a suitable provider. Find out more from your local customer center.

### Workplace-specific rehabilitation \*

This rehabilitation treatment, which is offered on a regional basis by Mercedes-Benz BKK, provides you with therapies that have been tailored to the specific requirements of your job. This makes it much easier for you to return to your day-to-day work.

### RückenPlus – back, shoulders, hips, and knees \*

Get moving again without pain – thanks to a scientifically tested training program for the back, shoulders, hips, and knees. The RückenPlus program is designed for employees at our sponsoring companies who suffer from recurring problems. Following an initial examination by the company doctor, the training itself takes place in modern facilities near your place of work in small groups of up to eight people. Specialist trainers lead the 30 to 36 training sessions and provide personalized exercise plans for you to follow at home.

The program starts with six to twelve units, the costs of which are settled on the basis of a physiotherapy prescription. This gives you an introduction to the physiotherapy aspects of the program. You pay the statutory contribution of 10 percent. For twelve training sessions, this amounts to approximately €50. We will reimburse the full cost of the subsequent 24 training sessions if you take part in the program regularly.

Our RückenPlus program is recognized as patient training in the 100 PRO AKTIV bonus program.

# 09 Be provided for when nursing care is required.

Being able to lead a largely independent life if worse comes to worst – it is possible with the right help.

**Over recent years, the number of people requiring nursing care has risen steadily. Given the fact that the population is aging, this trend is set to continue. We advise our members on all aspects of nursing care insurance. The aim is to provide care at home and to help family members and neighbors to provide care so that people requiring nursing care can stay in their home environments for as long as possible.**

## 09.1 Finding the right care

### Need for care and care levels

The amount of help that care recipients need depends on how well they can still manage daily tasks. The need for support and care is expressed by a care level (1 to 5). In order to determine the care levels, physical, mental, and psychological limitations are taken into account. The evaluation procedure also includes recommendations on rehabilitation measures and the provision of physical aids and medical supplies.

### Getting advice on care

You and your loved ones can come to need nursing care sooner than you might think. Not just because of old age, but also as a result of accident or illness. Those affected suddenly find themselves faced with a lot of unanswered questions, such as:

- Where can I get professional help?
- What financial support am I entitled to?
- What kind of support is best suited to my situation?
- What care options are available in my local area?

People requiring nursing care are legally entitled to tailored advice on care and support from specially trained advisors.

### Care advisors

Care advisors determine the level of help required, put together a personalized care plan and arrange for the necessary measures to be taken. They also monitor how the care plan is progressing. The Mercedes-Benz BKK nursing care fund arranges sessions with care advisors, and these sessions can be conducted in your own home upon request.

### Carer support centers

You can also visit caregiver support centers for advice on nursing care. These are coordination points set up by health insurance funds and nursing care funds at the request of the federal states. Use the BKK care finder facility on our website under “Care advice” to locate your nearest caregiver support center.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 1886**

## 09.2 Getting care at home

### Being cared for by family members or other individuals

People requiring nursing care are granted an allowance if family members or other individuals are able to provide their care. This is paid as a care allowance to the people requiring nursing care and is intended for the individuals who are providing the care.

Cash benefits are paid beginning with care level 2. The amount of the benefits depends on the expert classification.

### Professional nursing services

Non-monetary benefits can be claimed if care is to be provided by a licensed care service.

For information on the non-monetary benefits we provide to people receiving outpatient nursing services from a nurse, see the “Nursing care insurance” section on our website:



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 5777**

## Combination of monetary and non-monetary benefits

If you receive care from family members and a nursing service, then our combi-package is for you. It combines monetary and non-monetary benefits. If the person requiring care only claims part of the non-monetary benefits they are entitled to, the remainder can be paid in the form of a care allowance. The decision about the ratio between non-monetary and monetary benefits must be made beforehand. This decision shall be binding for the person requiring care for a period of six months.

### Care allowance calculator

The care allowance calculator available on our website allows you to work out your pro rata care allowance. Care allowance and non-monetary care services can be combined together. This is helpful if, for example, the person caring for their relative cannot nurse them all day long. In this instance, Mercedes-Benz BKK nursing care fund pays the costs of the non-monetary care services on a pro rata basis. You can find out what care allowance you are entitled to using the online calculator.



[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 5205

### Consultations

Consultations enable carers to obtain extensive advice directly from the professionals. The specialist nursing staff meet with the caregiver to discuss what help is available for particular problems with the care they are providing. Consultations are mandatory at set intervals and the caregiver is required to take part: care levels 2 and 3: every six months, care levels 4 and 5 every three months, and patients in care level 1 can also have a consultation every six months. We will cover the costs of the consultation.

### Nursing care aids

To support and facilitate nursing care at home, and also to promote independence, people requiring care are entitled to:

- up to €40 per month for the use of disposable nursing care aids
- technical nursing care aids (such as hospital beds, bed accessories, medical alarms). Members are generally required to pay 10 percent of the cost up to a maximum of €25 per day for each nursing care aid. The law does not require an additional charge for medical alarms.
- Contribution toward measures for improving the home with subsidies

## Support and care

All nursing care recipients are entitled to a monthly relief credit of up to €125. This is intended to reimburse them for expenses incurred in connection with the use of:

- daytime care, overnight care
- respite care services
- outpatient care services (not including body care services in care levels 2 to 5)
- services under recognized programs for daily living assistance

The latter primarily relates to support services (e.g. support groups) and relief services (e.g. carers, everyday companions, household-related services). If the monthly credit of €125 is not used in full, it may be rolled over to the next month. Any remaining balance at the end of a calendar year can be rolled over until June 30 of the subsequent year.

### Private supplementary insurance: daily nursing allowance \*

Insurance for a daily nursing allowance is paid out if a care level has been stipulated for a daily nursing allowance. This is not based on the costs actually incurred for providing the nursing care to the person concerned. The person requiring nursing care may dispose freely of the payments made. For instance, they can use the money to finance nursing care by relatives they have organized for themselves. We would be happy to tell you more about this. Our colleagues at Mercedes-Benz Versicherungsservice are on hand to arrange high-quality, yet affordable services for you.

[www.versicherungen.mercedes-benz.com](http://www.versicherungen.mercedes-benz.com)

## 09.3 More care on the ward

### Assistance for people who are severely ill in a hospice

The aim of a hospice is to alleviate the suffering of people who are very seriously ill. It provides care, support and pain-relieving medical treatment to enable patients to live out the end of their lives in dignity.

Members who do not require hospital treatment, but who cannot be given outpatient treatment, are eligible for an allowance from Mercedes-Benz BKK toward the cost of care in a registered hospice. The remaining costs are funded by donations and, where applicable, by nursing care insurance so that patients do not have to contribute anything themselves.

### Full-time care in a nursing home

If an individual cannot be cared for at home or this cannot be considered because of their particular situation, Mercedes-Benz BKK will contribute toward the cost of full-time nursing care in a residential home. This includes the cost of nursing and medical care as well as social welfare. Costs for accommodation, food and any additional services agreed cannot be covered by nursing care insurance.

By the way: The person requiring nursing care is free to nominate an approved nursing home of their choice. Your local customer center can advise you further.

### Semi-inpatient care

If a sufficient level of care cannot be provided at home, people requiring nursing care are entitled to semi-inpatient care in approved care establishments, usually during the day, but also sometimes at night. The amount of this benefit depends on the care level.

Important: Daytime and overnight care can be claimed without being offset against the care allowance or non-monetary care benefits.

## 09.4 Good short-term care

### Short-term care

Short-term care establishments offer 24-hour support for people who require care. Typical cases of short-term care include:

- a stay after previous inpatient treatment to give family members enough time to prepare themselves and the home environment for the new situation
- where there is inadequate care at home for a short period of time

The cost of nursing care, medical treatment and social welfare is paid by the BKK nursing care fund up to a maximum of €1,774 for up to four weeks per calendar year.

### Respite care

If there is a need for substitute in-home care because family members or friends are unavailable or out of town, for instance, Mercedes-Benz BKK will cover the costs of respite care:

- up to €1,612 for up to six weeks per calendar year

As a requirement, there must have been in-home care for at least six months prior to this. The short-term and respite care benefits are for a limited time. However, it is possible to combine both benefits. This means that

## Our service



### Online nursing care service overview

You can view the comprehensive service overview on our website:

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 5777**

### Finding a care institution

With Mercedes-Benz BKK the right nursing services or a suitable nursing home are always close at hand. The nursing care checklist sets out the most important aspects of nursing care and provides you with a solid decision-making basis:

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 282p**

### Carer support centers

These offer support for family caregivers. You can quickly find centers in your area on our website:

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 1886**

### Nursing care applications to download

You can simply download a nursing care application form from our website:

**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com),  
web code 5777**



### Individual training for family members

Free care courses as an in-depth preparation for looking after family members. To find out how to enroll in this type of course, please visit our website or contact your customer center.

you can use any money not applied to respite care for short-term care, and vice versa. Your local customer center can advise you further.

# Premiums and additional payments.

Cost of insurance benefits at a glance.

## Learn more about how your premiums are calculated

### Health insurance premiums

As with all statutory health insurance funds, Mercedes-Benz BKK charges a standard state-regulated premium rate. All premiums – whether paid by insureds or employers – are forwarded to the central healthcare fund. From this fund, in turn, we receive a lump sum for each insured based on their age, gender and current state of health.

Our members pay monthly premiums that are deducted from their wages or salary up to the statutory monthly income threshold (2023: 4,987.50 €). You do not pay any premiums on income you earn over and above this threshold. Members who are voluntarily insured also pay premiums on “unearned” income such as rent and capital gains, but not above the statutory income threshold.

### Premiums for nursing care insurance

We advise our members on all aspects of nursing care insurance. It is the fifth pillar of our social insurance, alongside insurance for retirement, unemployment, accidents and health.

The nursing care insurance premium is set at a statutory rate of 3.05 percent. In principle, employers and insureds each pay half of the premium.

The premium for members without children is set at 3.4 percent; 3.05 percent is split equally between the employer and the insured, with the additional premium of 0.25 percent being paid by the insured alone. The following people are exempt from the additional premium:

- Persons less than 23 years old
- Persons born before January 1, 1940
- Recipients of unemployment benefits, category II
- Active military

## Additional payments and payment limits

In order to strengthen members' sense that they share responsibility, the law requires them to pay certain amounts themselves. However, in order to ensure that no members have to pay amounts they cannot afford, the law stipulates that these amounts must not exceed certain limits.

We recommend that you keep all documents and records of payments you have made. If the additional payments you have made exceed the above limits, we will reimburse any overpayments after the end of the calendar year.

Members whose payments have already exceeded these limits during the calendar year can apply to be exempted from making any further payments for the remainder of the year. If it appears that you will soon reach your personal threshold in the new year on the same salary, you can obtain an exemption by making a payment in advance.

For your guidance, we have provided a payment calculator on our website. You can use this to conveniently work out whether your payments have reached your annual limits. If you have any questions about your personal threshold, we will be happy to advise you. Simply contact your local customer center.

## Data protection

### Final note on data protection

Our members can rest assured that their personal details (e.g. address, diagnoses, periods of illness, length of time spent in hospital or on health cures) will not be passed on to third parties – which especially include their employer.

Under the terms of a special instruction, our employees have to give a written declaration that they will abide by

their statutory duty of secrecy and maintain the privacy of personal data. They are aware that failure to comply with these laws can lead to them losing their job or even facing a prison sentence.

Members' personal details are securely protected by our proprietary IT system, which contains state-of-the-art lockouts preventing any unauthorized access to the database.

Our data protection system is monitored by our data protection officer, Germany's federal insurance authority and the Federal Commissioner for Data Protection and Freedom of Information.



**[www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com), web code 139d**

## Überblick

### **Mercedes-Benz BKK health insurance premiums for 2023**

The premium consists of the standard or discounted premium rate plus an additional premium set by the specific insurance fund. The premium cost for employees is divided equally between the employer and the employee.

#### Standard premium rate:

The current premium is 14.6 percent of salary for members entitled to continued payment of wages or salary (if they are unable to work) for at least six weeks, with subsequent entitlement to sick pay. The premium rate also applies for pensions and related benefits. The standard premium rate is set by law. To cover expenditures, the statutory health funds can charge an additional sum specific to that fund.

#### Reduced premium rate:

The premium for insured members not entitled to sick pay is 14.0 percent. The fund-specific additional premium also applies for these members.

#### Additional premium:

The Mercedes-Benz BKK supervisory board agreed an additional premium set at 1.3 percent.

### **Additional payments and payment limits:**

- Two percent of the annual gross income for living expenses or
- 1 percent of the annual gross income for living expenses for chronically ill members

### **Mercedes-Benz BKK nursing care insurance premiums for 2023**

#### Standard premium rate:

The premium for nursing care insurance is fixed at a statutory 3.05 percent (employee and employer each pay 1.525 percent).

#### Special cases:

Childless members who are at least 23 years of age and were born after January 1, 1940 pay an additional premium of 0.35 percent on top of the standard premium rate ( $1.525\% + 0.35\% = 1.875\%$ ).

In the German federal state of Saxony, employees pay a premium of 2.025 percent of their income because no public holidays were canceled to help pay for the system of nursing care insurance in Saxony. The premium paid by childless people in this federal state thus now amounts to 2.375 percent (1.025 percent for employers).

# Our services (A – Z).

Find information using keywords.

Acupuncture	32	Dental treatments	14, 26
Additional payments and payment limits	42	Discount agreements for medication	28
Additional payments, exemption	28		
Additional payments, reimbursement	29	Enhanced ultrasound examination	16
ADHD support *	31, 37		
Adolescent check-up for 12 to 14 year olds (J1)	18	Family Doctor+ tariff option	12, 26
Adolescent check-up for 16 to 17 year olds (J2) *	18	Family history of breast or ovarian cancer	13, 38
Advice for hospital patients *	27	Feel-good menu	9
Alternative remedies *	32	Fertility treatment *	16
Antenatal care	16	Finding a midwife	17
Appointment service of the Associations of Statutory Health Insurance Physicians	11	Finding therapeutic appliances	29
Assistance for people who are severely ill in a hospice	40	Flu vaccination *	9, 14
		Free use of the company medical service *	9
		Functional training	33, 38
Baby bonus *	17	German-speaking doctors outside Germany *	20
BabyCare app *	17	Gestational diabetes	16
Benefits during a hospital stay	24	Getting to the hospital	24
BKK activity week (“Aktivwoche”) *	11	Glasses	15
BKK MedPlus	36		
Bone density scans	31	Health checks for ages 18 and up	12
Breast self-examination *	13	Health cures	19, 30
		Health cures for mothers, fathers and children	19, 30
		Health insurance for travel abroad	20
Cancer prevention for men under 45 *	13	Health insurance for travel abroad, online	20
Care advice	39	Health insurance premiums	42
Care advisors	39	Health reports	8
Care allowance calculator	40	Health risks in the workplace	10
Care by family members	39	Health-cure establishments *	30
Care levels	39	Healthcare courses held near the workplace	10
Carer support centers	39	Healthcare for the third gender	13
Check-ups for those under 35 *	13	Healthy pregnancy *	16
Check-ups for infants	18	Home help *	19, 24
Check-ups for men *	13	Homeopathic remedies and naturopathic treatment *	28
Check-ups for women	13	Homeopathy *	28, 32
Check-ups from birth to five and a half years *	18	Hospice	40
Child sickness benefit	19		
Conceiving through fertility treatment *	16	Individual prophylaxis and regular check-ups *	14
Consultations	40	Integrated care *	36
Contact lenses	15		
Continued payment of salary and sick pay	24	Kassel Stuttering Therapy *	32
		Know before you go	19
Daily nursing allowance, supplementary insurance *	40		
Deductible tariff option *	15	Life skills therapy	37
Dental check-ups	14		
Dental prostheses	14		

Maternity assistance	17	Psychological treatment offering	
Maternity pay for employed women	18	in Baden-Württemberg	26
Medical and dental treatment	26	Psychosomatic intervention *	10, 26
Medical malpractice *	27	Psychotherapy	26
Medication	28		
Medication for pregnant women *	16	Regular medical check-ups during pregnancy *	16
Medication plan	29	Rehab sports and functional training	33, 38
Medications and surgical dressings	28	Rehabilitation	32
Midwife call-out service *	17	Remedies and cures	32
Monetary and non-monetary benefits	40	Residential health cures	30
Multifocal lenses	15	Respite care	41
Multiple Sclerosis Compass *	37	Rewards program	8
		Rewards program 100 PRO AKTIV *	15, 19
Need for care and care levels	39	Rhesus factor determination	16
Non-residential health cures	30	RückenPlus – back, shoulders, hips, and knees *	9, 38
Novego – online help for psychological stress *	26		
Nursing care aids	40	Second opinion, free of charge	14
Nursing care insurance premiums	42	Semi-inpatient care	41
Nursing home	41	Short-term care	41
Nursing services	39	Sickness benefit tariff option *	27
		Skin cancer screening *	13
Obesity programs *	31, 38	Special care tariff option *	27, 36
Occupational therapy	33	Staying in hospital	24
Optional medication	28	Stiftung Warentest, free information *	16
Orthodontic services	19	Structured treatment programs tariff option *	36
Osteopathy *	32	Supplementary insurance: outpatient add-on *	26
		Support and care	40
Pain therapy	32	Surgical dressings	28
“Pain-free” Compass *	37		
Payment limits and additional payments	42	Tariff option: Deductible *	15
Pediatric day surgery *	19	Tariff option: Family Doctor+ *	12, 26
Pelvic exercises	18	Tariff option: Premium reimbursement (premium payment) *	15
Per diem sickness insurance from Mercedes-Benz Versicherungsservice	25	Tariff option: Sickness benefit *	27
Personal nutrition counseling *	31, 38	Tariff option: Special care *	27, 36
Physical aids	29	Tariff option: Structured treatment programs *	36
Postnatal exercise classes	18	Tinnitracks neurotherapy *	32, 37
Premium reimbursement (premium payment) tariff option *	15	Tooth sealant *	19
Prenatal classes for her and him	18	Toxoplasmosis test *	16
Prescription apps	29	Trainees and newcomers welcome	11
Prevention measures from Mercedes-Benz BKK	11	Transportation to hospital	24
Preventive care for your grade schooler *	18	Travel vaccinations *	20
Preventive care reminder service *	13, 18	Vaccinations *	14, 18
Private health insurance for foreign travel *	20	Visiting a doctor abroad	20
Private supplementary dental insurance *	14	Visiting a doctor in your home country	20
Private supplementary insurance: daily nursing allowance *	40	Well-Aktiv *	12
Private supplementary insurance: glasses and contact lenses *	15	Workplace health promotion	8
Private supplementary insurance: hospital *	25	Workplace health promotion, digital	8
Programs for trainees	10, 11	Workplace health promotion reward model *	8
Prostate cancer testing for men over age 20 *	13	Workplace-specific rehabilitation *	33, 38
“Psyche in Balance” Compass *	10, 26		

# Whenever and wherever

you need us –we look forward to serving you in our customer centers and online

## **Customer service northern region**

nord@mercedes-benz-bkk.com

Phone +49 421 80 71 60

Fax +49 421 33 07 22 45

### **Bremen**

Mercedesstrasse 1

### **Hamburg**

Am Radeland 125

### **Hannover**

Mercedesstrasse 9

## **Customer service eastern region**

berlin@mercedes-benz-bkk.com

Phone +49 30 76 75 82 80

Fax +49 421 33 07 22 47

### **Berlin**

Daimlerstrasse 112

### **Berlin-Friedrichshain**

Mühlenstrasse 30

### **Ludwigsfelde**

Industriepark

## **Customer service southern region**

sued@mercedes-benz-bkk.com

Phone +49 711 49 09 11 10

Fax +49 421 33 07 22 68

### **Esslingen-Mettingen**

Emil-Kessler-Strasse 4

Gate 1/Bldg. 1

### **Leinfelden-Echterdingen**

Daimler Truck Campus

Fasanenweg 10, Bldg. E

### **Neu-Ulm**

Carl-Zeiss-Strasse 2

## **Customer service central region**

servicemitte@

mercedes-benz-bkk.com

Phone +49 211 882 39 60

Fax +49 421 33 07 22 55

### **Düsseldorf**

Rather Strasse 51/Bldg. 104

### **Kassel**

Mercedesplatz 1

## **Customer service southwest region**

suedwest@mercedes-benz-bkk.com

Phone +49 7225 60 64 50

Fax +49 421 33 07 22 63

### **Gaggenau**

Bldg. 1, Gate 1

Hauptstrasse 107

### **Germersheim**

Mercedes-Benz-Strasse 1

Gate 1, room E.07

### **Mannheim**

Hanns-Martin-Schleyer-

Strasse 21-57

### **Rastatt**

Mercedesstrasse 1/

Gate 3/Bldg. ATZ

### **Wörth**

Gate 1, Bldg. 41

Daimlerstrasse 1

## **Sindelfingen**

Tübinger Allee, Gate 80,

Bldg. 551, ground floor

with customer centers located in

Bldg. 50/1, entrance D, level 0,

Bldg. 44/6, Room 409

### **Stuttgart-Untertürkheim**

Mercedesstrasse 132

Bldg. 132, ground floor

### **Stuttgart-Vaihingen**

Am Wallgraben 114

Office V, Bldg. B

**Hours of operation and locations are listed on our website [www.mercedes-benz-bkk.com](http://www.mercedes-benz-bkk.com) and in the Mercedes-Benz BKK App.**



#### **Postal address**

Mercedes-Benz BKK  
28178 Bremen



#### **Central phone number**

Phone ++49 711 490 91 00



