



# MERCEDES-BENZ **BKK**: GUIDE TO BENEFITS



Mercedes-Benz

**Note**

Equal opportunities, diversity, openness and respect are among our core beliefs. All the terms used in this publication include 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.



**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 contact your current health insurance company. 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**

Recommend us to your colleagues at Mercedes-Benz or Daimler Truck if you are satisfied with us. As a thank you, you will receive a 20 euro bonus.



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### **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.



**mercedes-benz-bkk.com, web code 497t**

### **My feedback**

Tell us what you think! We look forward to your feedback. Whether you have praise, a suggestion or a complaint – we take your comments seriously. Simply log in to “My Mercedes-Benz BKK” – your online customer center. You can send us your message in the “My feedback” tile. It’s as simple as that.

## Compass Health

We bundle our special care and consultation offers for individual illnesses and stressful life situations under the name “Health Compass”. Our aim is to provide you with the best possible care and improve your quality of life in the long term.

Here are a few examples:

### Multiple sclerosis

Multiple sclerosis (MS) is considered to be the disease with a thousand faces – the symptoms are varied and the health services for MS are just as varied and numerous. We support you in finding the right solution for your situation.

### The psyche in balance

Mental health is just as vital as physical well-being in order to meet the demands of our modern, fast-paced world. If the balance is disturbed, it is good to know where help is available.

### Cardiovascular diseases

Eight out of ten fatal cases of cardiovascular failure are due to preventable risk factors. Atrial fibrillation is a major risk for stroke, especially in combination with risk factors such as hypertension or diabetes, and often goes unnoticed. Early medical treatment of atrial fibrillation is one of the most effective ways of preventing strokes. We support you with a special prevention program.

### Family health

Starting a family is a very special phase of life in which many questions about health and preventive care arise. We support expectant parents and young families by proactively advising them on the numerous extra services and care options available.

## 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 Apple 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 “My mailbox”. 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:



### mercedes-benz-bkk.com, web code 4830

### Digitally fit – Know more about digital health literacy

Focus on health – always and everywhere. Mercedes-Benz BKK guides you through the diverse healthcare market. We will help you to expand your digital health literacy. To this end, we provide you with condensed knowledge about digital care services and explain how you can use them. We make you digitally fit!



### mercedes-benz-bkk.com, web code 329d



# 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 and extra check-ups
- 02.4 Don't give infectious diseases a chance
- 02.5 Looking after your teeth
- 02.6 Keeping your vision clear with glasses and contact lenses
- 02.7 Rewarding health-conscious employees
- 02.8 Tariff options for adjusted services
- 02.9 Additional coverage

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

- 03.1 Pregnancy and check-ups
- 03.2 By your side from birth onwards

## **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

### Workplace health promotion ☼

We see workplace health promotion as a long-term and systematic process. With our workplace health promotion (WHP) instruments, we work together with health management to implement the Health & Safety mission statement: healthy employees in a healthy company.

Examples of workplace health promotion measures that we support include:

- Fit@Work: Machine-based flexibility training
- Health campaign: "Take care of yourself. Strengthen your emotional immune system"
- Physiotraining training at the workplace
- ISA: Intelligent seat assistant for your workstation

Mindful Break (quick relaxation), Morning Move, Ergonomics and Working from Home or Nutrition and Longevity – there are numerous workplace health promotion programs that can be delivered online via video, offering participants the advantage of being able to take part regardless of where they are.

### Health reports ☼

Through our health reporting, we offer an anonymized and meaningful analysis tool for determining the sickness rates at company locations. Based on these analyses, targeted measures can be derived to maintain and improve the health of colleagues in the sponsoring companies.

### 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.

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.

## 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 10 euros 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.



**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.

The benefits for you:

- Easy access through referral by the company’s occupational health staff
- Detailed initial analysis and comparative final analysis
- Training in small groups under professional supervision
- Use of high-quality medical training equipment
- Individual program for at home and
- accompanying workbook with home exercise plan including exercise videos
- Supplementary digital pain management with the medicalmotion app

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

## 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.

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### 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 six training sessions it amounts to approx. 30 euros. 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. We act as a cooperation partner of Health & Safety and support the health promotion of trainees at all locations. With a specially developed e-learning course, we also provide trainees with techniques to help them overcome various challenges in learning and examination situations in a relaxed and empowered manner.

### 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 euros. 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, workaholicism – 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:



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

### Psychosomatic intervention (PSI) ⓧ

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.

If there is no suitable on-site service for PSI, we can also provide the service by video call.



# 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.

## 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 them and subsidize two prevention offers per year: two health courses or one health course and one health measure away from home – for example Active Week or Well-Active.

### Health course

Whether you take part in a course in your area or online from home – prevention is always better than cure. If you attend courses regularly (at least 80 percent of the course dates), we will pay 90 percent of the course fees, and even 100 percent for insured persons under the age of 18. We pay a maximum of

150 euros per course. You can find all the courses we support online in our health course database.



**mercedes-benz-bkk.com, web code 382k**

### BKK Active Week

This health program combines the pleasant with the useful: An activity week is fun, and at the same time you do something good for your health. A wide range of activities are offered for every age group and every life situation. And the best thing is: we pay the full cost of the preventive measures.

For adults, we pay up to 200 euros for the high-quality health program. For children aged 6 and over, the subsidy is 150 euros. You pay your own share for travel, accommodation and meals.

You can find a digital form for registration on our website. Check the dates, fill out the form, send it to us via your online mailbox – and you're in.



**mercedes-benz-bkk.com, web code 364a**

### Well-Active

"Well-Active" is the name of our compact course for your health. In scenic surroundings: you will be active over four to five days as a preventative measure to maintain and promote your health. Check the dates shown on our website, fill in the form provided and simply send it to us via your online mailbox. We will contribute 200 euros if you attend two courses and 125 euros if you attend one course. You pay your own contribution for travel, accommodation and meals.



**mercedes-benz-bkk.com, web code 543w**

## 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.

**mercedes-benz-bkk.com, web code 5666**

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### 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:

**mercedes-benz-bkk.com, web code 4830**

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### 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.

**mercedes-benz-bkk.com, web code 5770**

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### Mercedes-Benz health telephone

**+49 711 49 09 11 11**

Here you can reach us around the clock – even weekends and public holidays – a team of team of experts who will provide you with competent and reliable advice on all medical questions. You can get quick and easy telephone support.

## 02.3 Health checks and extra check-ups

### 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.

### More preventive care for you

More check-ups, more security for your health. We support additional preventive services beyond the statutory standard.

### 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 euros per year, if there are particular risk factors present for an illness.

### 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. With FamilyDoctor+, your family doctor becomes your health guide. We invest in your care and provide incentives for innovative and efficient treatment. The positive effects on patient care have been scientifically proven.

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)

### **Skin cancer screening** Ⓢ

The aim of skin cancer screening is to examine skin changes for their pathological significance and to start treatment at an early stage. During a screening examination for skin cancer, a dermatologist or a specialised GP conducts a full-body examination of the entire skin. Suspected skin cancer is always clarified by a dermatologist, if necessary by taking a tissue sample. We offer more than the legal standard. Here it is possible for anyone under the age of 35 to get annual skin cancer screening for up to 25 euros. From the age of 35, we also reimburse up to 25 euros every two years in addition to the statutory preventive care. The prerequisite in each case is that the service has not been billed via the insurance card or as part of a care contract. There are additional options for obtaining skin cancer screening via other special care contracts or a regional care contract in Baden-Württemberg. Please contact us directly for further details.

### **Online skin check** Ⓢ

Do you have an acute skin rash or itching? Or are you concerned about an unusual discoloration on your skin? Shorten the path to an initial diagnosis and have your skin assessed from the comfort of your own home – a dermatologist from our cooperation partner TeleClinic will assess your symptoms quickly and expertly within 24 hours on the basis of photos you provide, and will recommend further treatment.



**mercedes-benz-bkk.com, web code 336h**

### **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 aged 20 and over can undergo cancer screening for the first time. The benefits of the respective preventive medical check-ups change with increasing age and the associated risk factors.

Early detection examinations for women are covered by health insurance:

- Cancer screening from the age of 20
- Check-up to detect cardiovascular or kidney disease as well as diabetes, hepatitis B and C, and skin cancer screening from the age of 35

- Early detection of bowel cancer from the age of 50
- Mammography screening between the ages of 50 and 75
- Two colonoscopies every 10 years from the age of 50; alternatively, fecal occult blood test every 2 years

### **Familial breast and ovarian cancer** Ⓢ

One of our special care programs is aimed at women who have a family history of breast or ovarian cancer. If genetic counselling and, if necessary, genetic analysis reveal an increased risk of the disease, women insured with us benefit from an intensive early detection program.

### **Supplementary breast cancer screening for women** Ⓢ

We pay up to 60 euros once a year for a palpation examination by specially trained blind and visually impaired women (discovering hands). The offer from participating practices is aimed at women with a medically certified increased risk.

### **Check-ups for men** Ⓢ

To be on the safer side, look after your body and make use of the free early detection examinations. An appointment with the doctor can be arranged quickly and is straightforward.

Men can take advantage of a range of different screening tests – suitable for all ages:

- Health check-up to detect cardiovascular or kidney disease as well as diabetes and skin cancer screening from the age of 35
- Early detection of prostate or genital cancer from the age of 45
- Early detection of bowel cancer from the age of 50
- Two colonoscopies every 10 years from the age of 50; alternatively, fecal occult blood test every 2 years
- One-off early detection of an abdominal aortic aneurysm from the age of 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 euros 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 euros per year, if there are particular risk factors present for cancer.

**Detecting cardiac arrhythmia at an early stage** Ⓢ

For a crucial organ like the heart, it is particularly important to minimise health risks by taking advantage of targeted offers. We therefore recommend the Preventicus Heartbeats app. It is a simple and effective way of detecting cardiac arrhythmia at an early stage. Screening in the app can detect signs of atrial fibrillation and thus prevent strokes.

In addition to the free version that can be used by everyone, we offer our policyholders aged 65 and over a comprehensive preventive care program linked to the app. If risk factors such as hypertension or diabetes are present, we cover the costs of the entire chargeable program from the age of 45.

**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.

## 02.4 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**

## 02.5 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. [versicherungen.mercedes-benz.com](https://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

## 02.6 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:

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

## 02.7 Rewarding health-conscious employees

### 100 PRO AKTIV bonus program

100 PRO AKTIV is the name of our bonus program for health-conscious people. Children and young people aged between 6 and 17 and adults aged 18 and over can take part – via app or website – and collect bonus points worth money. We pay 10 euros for each health measure listed in the bonus program for adults, or 5 euros for children and young people. So if you do a lot for yourself, you get a lot out of it.

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**

## 02.8 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 €610.31 for 2026) 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 euros up front at the beginning of the year.
- Conditions: with this tariff, you opt to pay a maximum of 400 euros per year for any statutory treatment you may need. You are tied in to the tariff and Mercedes-Benz BKK for three years.

## 02.9 Additional coverage

Mercedes-Benz Insurance Service offers you additional insurance policies for greater security in the event of illness. These include “Daily sickness allowance insurance” and “Private supplementary hospital insurance”. What would be suitable for you? Arrange a personal consultation.

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

### Per diem sick pay insurance ☒

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 2026 the upper limit, determined by the income threshold, is €5,812.50 per month. If earnings exceed the monthly income threshold, the payment is calculated as 70 percent of €5,812.50 only, i.e. a maximum of €4,068.75 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.

### 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.

### 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)

# 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.

### **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.

### **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.



**mercedes-benz-bkk.com, web code 117b**

### **Healthy pregnancy** (★)

We offer expectant mothers additional preventive care: “Healthy pregnancy”. Participation is voluntary and free of charge. The prerequisite is that the treating gynaecologist participates in this care concept.

The following services are included:

- Vaginal ultrasound examination in early pregnancy (before the start of the ninth week) to detect possible complications at an early stage
- Additional laboratory tests between the 16th and 24th week of pregnancy to detect undetected infections at an early stage

### **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 euros 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. These are billed directly via the insurance card.



**mercedes-benz-bkk.com, web code 4664**

### 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 euros 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**

### 03.2 By your side from birth onwards

#### 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).

#### 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.

## Our service

### 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:

**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.

### Mercedes-Benz health telephone

**+49 711 49 09 11 11**

Here you can reach us around the clock – even weekends and public holidays – a team of experts who will provide you with competent and reliable advice on all medical questions. Especially when the family is growing, we offer you “more” security.

### Online doctor

Your digital doctor's appointment – around the clock, no matter where you are. Among other things, online treatment during pregnancy and after the birth also offers the option of taking sick leave for mother and child.

**mercedes-benz-bkk.com, web code 5716**

### Online courses for parents

Overcrowded emergency departments, overloaded paediatric practices and a shortage of midwives pose challenges for young parents. It is an advantage if they learn to help themselves. The Mercedes-Benz BKK provides support in this area with its healthcare service medhochzwei children's health – online courses for parents. Our offer includes the two video courses “Children's emergency ABC including e-book” and “Crybaby”.



**mercedes-benz-bkk.com, web code 337m**



### **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



**mercedes-benz-bkk.com, web code 342h**

### **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 euros per pregnancy. The midwife must be self-employed and fully registered.

### **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 euros 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. These are billed directly via the insurance card.

### **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.



**mercedes-benz-bkk.com, web code 5769**

### **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 euros 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 euros per sealed tooth.

### **Orthodontic services**

For children and adolescents who are under the age of 18 at the start of treatment, we initially subsidise 80 per cent of the costs in medically necessary cases.

If more than one child is undergoing orthodontic treatment at the same time, we subsidise 90 per cent of the costs for the second and each additional child. The treating orthodontist settles these costs directly with us.

Once the treatment has been completed as planned, we will also reimburse your own contribution if the treating dentist or orthodontist confirms this in writing with a certificate.

### **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**

### **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.

### **Online psychotherapy for children and adolescents**

Mental illnesses among young people are on the rise and therapy places are rare. We help quickly: with video-based online therapy in cooperation with medical networks. Conveniently from home, at no extra cost and with a therapy placement within 14 days.



**mercedes-benz-bkk.com, web code 288n**

# 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.

In all countries of the EU/EEA, Switzerland, Montenegro, North Macedonia and Serbia, as well as in the United Kingdom and Northern Ireland, you are covered by health insurance and can receive treatment in an emergency. 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.



**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.

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

### German-speaking doctors outside Germany (✳)

Before you set off, you can contact the Mercedes-Benz health telephone for addresses and information on doctors in the area who speak German and/or English. Call +49 711 49 09 11 11 to reach the Mercedes-Benz BKK health hotline around the clock. 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.

### Visit to the doctor during your holiday

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.

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.

In Bosnia and Herzegovina, if you need medical treatment, you must contact the nearest health insurance institution in the territory of the Federation or the branch of the Health Insurance Fund of the Republic of Srpska.

In Turkey, the branch office of the Health Insurance Institute (SGK) is responsible for this.

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.

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

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### Mercedes-Benz health telephone

**+49 711 49 09 11 11**

Heatstroke, frostbite or mosquito bite? With the Mercedes-Benz BKK health hotline you are always well advised, even during your stay abroad!

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### Online doctor

Your digital doctor's appointment – around the clock. Even if you are on a business trip or on holiday away from home, you can consult a German-speaking doctor. In other European countries, the provider TeleClinic guarantees this service, but the digital doctor's appointment cannot be guaranteed worldwide for technical reasons; there are differences from country to country.





# 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 Going to the doctor
- 05.3 Psychological and emotional support
- 05.4 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 Diagnostic and treatment services
- 07.4 Using the right remedies
- 07.5 Getting you back in shape
- 07.6 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 euros but no more than 10 euros. 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 euros 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 (2026: €5,812.50 per month, or a maximum of €193.75 per day, so sick pay at 70 percent comes to €135.63). 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.

### 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.

### 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 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.

### Faster diagnosis and treatment

With our online services, we make it easier for you to access medical treatment and protect you from some of the inconvenience of crowded waiting rooms. You can take advantage of these offers with us:

- Mercedes-Benz health telephone  
+49 711 49 09 11 11
- Specialist appointment service: +49 711 49 09 12 00
- Online doctor
- Online skin check



[mercedes-benz-bkk.com](https://www.mercedes-benz-bkk.com)

### 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. A referral with a referral code to a specialist is required; no referral is necessary for ophthalmologists and gynecologists. On our website you will find all the telephone numbers of the Associations of Statutory Health Insurance Physicians, sorted by federal state.



[mercedes-benz-bkk.com](https://www.mercedes-benz-bkk.com), web code 380n

## 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: **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.

**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.

**mercedes-benz-bkk.com**, web code 4838

### ePA – electronic health record

The ePA stores information on previous illnesses, medication and risks. Doctors treating you and you yourself can use it to access health data that is often important for further treatment. It also provides easy access to the following documents – without having to search for them:

- Emergency data record
- Medication plan
- Vaccination and maternity pass
- Dental bonus booklet
- Examination booklet for children
- Information on services

**mercedes-benz-bkk.com**, web code 5785



### **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)
- Innovative regional care services, for example cardisography, an AI heart check in the regions of Baden-Württemberg and North Rhine-Westphalia

### 05.3 Psychological and emotional support

#### “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 – fast online help for your mental health (✳)

The online psychological program helps people with psychological stress. Novego combines psychotherapeutic methods with modern e-learning approaches. You can use it anytime and anywhere – and start immediately. Novego offers courses for depression, anxiety, burnout, stress and sleep disorders.

Anyone who would like additional personal advice from a psychologist can take advantage of the accompanying telephone support. Appointments can be arranged every 14 days. The Novego team consists of experienced psychologists. The telephone support helps with questions about the course and offers individual support to successfully integrate the course content into everyday life.



[mercedes-benz-bkk.com](https://www.mercedes-benz-bkk.com), web code 288n

#### Psychosomatic intervention (PSI) (✳)

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.

If there is no suitable on-site service for PSI, we can also provide the service by video call.

### Psychotherapy

If necessary, we will assist you in finding quick and effective help, and we will cover the cost of treatment.



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

#### Special healthcare services offer:

#### Specialist doctor contract for psychotherapy in Baden-Württemberg (✳)

Faster access to psychotherapeutic care – an offer for policyholders from Baden-Württemberg. This is important in acute situations so that a disease can be detected and treated as early as possible. Care is provided by a network of selected medical and psychological psychotherapists. You can find participating therapists on our website:



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

### 05.4 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.

#### 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 euros but no more than 10 euros).

### 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.

We have linked a search for existing discount agreements for you on our website.



[mercedes-benz-bkk.com](https://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:



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

## 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 euros but no more than 10 euros). 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 euros 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.



**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.

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

### App on prescription

Apps on smartphones are a matter of course for many people, even when it comes to their health. For example, there are apps or online applications that help you to improve your fitness or eating habits, or that help you to relax. You can have a “digital health app” (DiGA) prescribed by a doctor – we will cover the costs. The prerequisite is a prescription or a corresponding diagnosis from a doctor or psychotherapist.



**mercedes-benz-bkk.com, web code 4994**

## 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:

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

**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:

**mercedes-benz-bkk.com, web code 462a**

### Mercedes-Benz health telephone

**+49 711 49 09 11 11**

The health hotline also offers you information on medication and possible interactions. The pharmaceutical expertise represented here makes this possible.

### Online doctor

Your opportunity to request e-prescriptions online in minutes! The e-prescription is issued by a doctor after your video call. You will need your health card for this. Medication can then be collected from the pharmacy of your choice.

# 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 13 euros per day (21 euros 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 euros per doctor's prescription.



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

### 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 euros 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 euros 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**

### **Comfort care for ADHD** \*

Attention deficit hyperactivity disorder (ADHD) is one of the most common mental illnesses in children and adolescents. It manifests itself in attention and concentration disorders, pronounced physical restlessness and a strong urge to move, as well as impulsive and rash behaviour. In Baden-Württemberg, we offer affected children and adolescents between the ages of 4 and 20 specialised care, ranging from quality-assured diagnosis and treatment to ADHD training for parents. For further information, please contact your customer centre.

### **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.

### **Care contract**

#### **Innovative diagnostics for children with cancer** \*

Alternatives are being sought for children for whom conventional treatments no longer work. These include immunotherapies and therapies that attack the molecular and genetic weak points of cancer cells. The cooperation with Heidelberg University Hospital and the German Cancer Research Center, also based in Heidelberg, which is included in the care contract, enables the best diagnostics and therapy recommendations currently available. Leading experts in the field of cancer research examine the samples and derive their therapy recommendations from them.

## **Our service**

### **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)

### **Mercedes-Benz health telephone**

**+49 711 49 09 11 11**

Objective and independent consumer advice on all topics relating to cures, therapies and much more.

### **Online doctor**

With its digital video treatment, our partner TeleClinic has access to one of the strongest networks of doctors on the market: over 6,000 registered doctors from almost all specialist groups.

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

### **Second opinion extra for shoulder, hip and knee joint operations**

With our special second opinion procedure, we enable our policyholders to make a well-considered decision in favour of or against a planned intervention. In an appointment lasting several hours with pain doctors, physiotherapists and psychotherapists, followed by a discussion, policyholders receive an assessment of whether the planned intervention is necessary or what other treatment options are available.

If the requirements are met, policyholders can subsequently be transferred to high-intensity pain therapy if they wish. A therapy plan tailored to the individual's needs is put together for this purpose. The treatment comprises various components.

### 07.3 Diagnostic and treatment services

#### **Innovative diagnostics for prostate cancer** Ⓢ

Prostate cancer tops the list of cancers in men in Germany. According to the Robert Koch Institute, there are around 63,400 new cases every year. Multi-parametric magnetic resonance imaging (mpMRI) enables precise diagnostics. This means that treatment can be initiated promptly and in a targeted manner. The Mercedes-Benz BKK covers the costs of diagnostics at doctors and clinics participating in the contract.

 **mercedes-benz-bkk.com, web code 334p**

#### **Innovative diagnostics and treatment for lung cancer** Ⓢ

The national Network Genomic Medicine (nNGM) Lung Cancer is an initiative for nationwide, free molecular diagnostics of lung cancer tumours in order to enable personalised, targeted therapies and improve the prospects of survival. A tissue sample taken by the doctor is sent to a specialised laboratory for analysis, which determines the exact type of cancer and suitable treatment options. The Mercedes-Benz BKK covers the costs of the innovative precision diagnostics.

 **mercedes-benz-bkk.com, web code 480v**

#### **Laser therapy for vaginal diseases** Ⓢ

Vaginal laser therapy is a minimally invasive method for treating complaints such as dryness, itching, pain during sex, mild incontinence problems or tissue weakness, especially in menopausal women who do not want to take or cannot tolerate hormones. The Mercedes-Benz BKK covers the costs of the therapy, which usually only requires a few short sessions.

### 07.4 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 euros 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.

 **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 euros 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.



**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.



**mercedes-benz-bkk.com, web code 388s**

## **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.

### **Rehabilitation exercise and functional training**

We will be happy to help you find a suitable provider. Has your doctor prescribed rehabilitation exercise or functional training? Then simply make an appointment with a therapist – without prior authorisation from us. Present the doctor's prescription to the specialist treating you and they will invoice us directly.

### **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

## **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 heart disease (CHD)
- Osteoporosis (so far in Rhineland-Palatinate, Bavaria, Saxony, Schleswig-Holstein, North Rhine-Westphalia, Bremen, Mecklenburg-Western Pomerania, Hesse, Hamburg, Berlin)
- Rheumatoid arthritis (so far only in Westphalia-Lippe and Schleswig-Holstein)

## 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.

## 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 euros per day but no more than 10 euros.

### Complex outpatient care for mental illnesses

Complex outpatient care offers multi-professional care for severe mental illnesses. Separate services for adults and children/young people ensure individualised care. A team draws up treatment plans, coordinates with other specialists and promotes continuous outpatient therapy as well as rapid access and transitions. Billing is via the insurance card.

## 08.4 Individualized and personalized care

### medicalmotion app

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 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 wide range of services in connection with multiple sclerosis. Find out how you can better tailor your care to your individual situation. During your participation in our individual consultation, we will work with you to develop the best possible treatment pathway for you with suitable points of contact and access points.

Compass Multiple Sclerosis:

- advises you flexibly by telephone or video consultation
- helps and supports you in your everyday, professional and family life
- speeds up access to specialist medical advice



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

## Our service

### Self-help group search

You can find a suitable self-help group near you through our partner NAKOS:

**[mercedes-benz-bkk.com](https://www.mercedes-benz-bkk.com), web code 4622**

### Mercedes-Benz health telephone

**+49 711 49 09 11 11**

Here you can reach a medically trained team around the clock - even at weekends and on public holidays. They will advise you, for example, if you are looking for a suitable therapy for a specific illness.

### Online doctor

The service includes an extra path: “Chronic diseases”. These include various illnesses such as asthma, migraines, high blood pressure, allergies and many more. As the person affected, you can easily request an e-prescription including follow-up prescriptions via the online doctor.

### Patient training

Patient training courses can help chronically ill people to alleviate the consequences of their illness, avoid secondary illnesses and thus positively influence their quality of life.

Patient training courses must be approved by us. This is enshrined in law. We will cover the costs of a patient training measure that we have assessed as effective and efficient.

# 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 assistance that people in need of care can receive depends on how independently they can still manage their everyday lives. The need for support and care is expressed in care grades (care grade 1 to 5). In addition to physical impairments, mental and psychological impairments are also recorded to determine care levels. As part of the assessment procedure, recommendations are also made regarding rehabilitation measures and the provision of medical, assistive and care aids.



**mercedes-benz-bkk.com, web code 5775**

### 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 in need of care are legally entitled to individual care counselling and assistance from trained counsellors.

### 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

Care counselling can also be provided at care support centres. These are coordination centres set up by the health and long-term care insurance funds at the request of the federal states. You can easily find the care support centre in your area on our website using the BKK PflegeFinder (CareFinder) under the heading “Pflegestützpunkte” (“Care Support Centres”).



**mercedes-benz-bkk.com, web code 235p**

## 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:



**mercedes-benz-bkk.com, web code 1887**

### 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.

### 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.

### Care aids

People in need of care can receive the following benefits to support and facilitate home care, but also to promote independence:

- Care aids for personal use, monthly up to an amount of 42 euros
- We contribute to the home emergency call system with a monthly subsidy of 25.50 euros.

## Our service

### 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: **mercedes-benz-bkk.com, web code 5777**

### Carer support centers

These offer support for family caregivers. You can quickly find centers in your area on our website: **mercedes-benz-bkk.com, web code 1886**

### Services for carers

You make an invaluable social contribution by supporting and accompanying your loved ones. You are often faced with major physical and mental challenges that have a major impact on your own quality of life and ability to cope with stress. To help you fully embrace your commitment, we offer specialised programs that support you in looking after your own well-being while caring for others.

The services cover four areas:

- Mental strength
- More support
- Good sleep
- More time

**mercedes-benz-bkk.com, web code 235p**



### **Improving the living environment**

We contribute up to 4,180 euros towards measures to improve the living environment. A subsidy can be granted if, in individual cases, the measure makes home care possible in the first place, significantly facilitates home care or ensures that the person in need of care can live as independently as possible again.

We need the application and a cost estimate to approve the subsidy.



**[mercedes-benz-bkk.com](https://www.mercedes-benz-bkk.com), web code 1887**

### **Support and care**

All nursing care recipients are entitled to a monthly relief credit of up to 131 euros. 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 131 euros 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.

### 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 and respite care allowance

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

If care at home cannot be provided or cannot be provided sufficiently, for example because family members or acquaintances are absent or unable to attend due to vacation, our Mercedes-Benz BKK long-term care insurance covers the costs of respite care up to a specified maximum limit.

The benefits of short-term care and respite care are limited in time, but can be combined. A flexible total benefit amount (joint annual amount) was introduced for this purpose:

- From July 1, 2025, a total calendar-year benefit amount of up to 3,539 euros will be available for respite care and short-term care, which beneficiaries can use flexibly for both types of benefit at their discretion
- People in need of care in care grades 4 and 5 who have not yet reached the age of 25 have been entitled to a joint annual amount of 3,539 euros since January 1, 2025

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 (2026: €5,812.50). 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.

### **Contributions to long-term care insurance**

The contribution is set by law and has been 3.6% for long-term care insurance since July 1, 2023 for members with parental status and for members before the age of 23. In principle, the employer and the insured person each pay half of the contribution.

From the second to the fifth child, the contribution share to be borne by the member is reduced by 0.25 contribution rate points per child until the child or children reach the age of 25. The reduction for members with more than one child is therefore limited to a maximum of 1.0%.

For childless members after the age of 23, a contribution rate of 4.2% applies. The contribution surcharge of 0.6% included here is to be borne by them alone. For childless insured persons born before January 1, 1940, the contribution surcharge does not apply.

## **Co-payments and limits**

In order not to overburden you financially, the legislator has stipulated that co-payments are only payable up to an amount equivalent to 2 percent of your annual gross income. For some groups of people, for example recipients of cost-of-living assistance or basic old-age benefits, special rules apply for determining gross income. If you are undergoing long-term treatment for a serious illness, you only need to make co-payments of up to 1 percent of your annual income for living expenses - upon application. We recommend that you keep all documents relating to co-payments. If your co-payments are above the limit, we will reimburse you the excess amounts paid at the end of the calendar year.

Insured persons who already exceed the limit during the calendar year can apply to be exempted from further co-payments for the rest of the year. If it is foreseeable that you will reach your personal contribution limit very quickly in the new year if your income remains the same, exemption is also possible by making an advance payment.

## **For your better orientation**

You can use our co-payment calculator on our website to easily determine whether your co-payments have already reached the limit. If you have any questions about your personal co-payment limit, we will be happy to advise you. Simply contact your 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.

Data protection controllers, the Federal Social Security Office and the Federal Commissioner for Data Protection and Freedom of Information monitor data protection.



**mercedes-benz-bkk.com, web code 139d**



## Overview

### Mercedes-Benz BKK health insurance premiums for 2026

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 3.2 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 2026

#### General contribution rate:

The contribution to long-term care insurance is set by law at 3.6% for members with parental status and for members before the age of 23. Employees and employers each pay 1.8 percent.

#### Contribution discount:

From the second to the fifth child, the contribution share to be borne by the member is reduced by 0.25 contribution rate points per child until the child or children reach the age of 25. The reduction for members with more than one child is therefore limited to a maximum of 1.0%.

#### Contribution surcharge:

Childless insured persons who have reached the age of 23 and were born after January 1, 1940 pay a surcharge of 0.6 percent on the general contribution rate (1.8 percent + 0.6 percent = 2.4 percent). This is to be borne by them alone.

#### Federal state of Saxony:

In the federal state of Saxony, members with parental status and members before the age of 23 pay 2.3 percent of their salary as a contribution, as no public holiday has been omitted to finance long-term care insurance. Childless members pay 2.9 percent. In both cases, the employer pays 1.3 percent.

# Our services (A – Z).

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# Whenever and wherever

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

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**Hours of operation and locations are listed on  
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Mercedes-Benz BKK App.**



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