

Supplementary Health Insurance



BLACKTOWER
EXPAT SOLUTIONS GMBH

If you are state health insured out of choice or you do not meet the criteria to insure yourself or your family privately, you can upgrade your state health insurance through a range of supplementary insurances. The supplementary insurances are designed to fill the gaps (both in treatment and financial) within state health care, making it possible for you to design the cover that suits your needs and wishes. It is possible to achieve almost the same coverage that a private health insurance offers. There is no obligation for you to be granted supplementary cover and the insurance companies will make you answer questions about your state of health.

Gaps in the State Health Care System

Alternative medicine and natural remedies are not a part of the state health system and therefore have to be paid privately. Alternative medicine includes treatment through homeopathy, traditional Chinese medicine and osteopathy.

The costs of **Dental treatment and prostheses** are only partly covered by the state system. The rule is that with dental prostheses roughly 50% of the most economic but functional treatment will be paid for. Should you wish for a higher standard of treatment the costs you have to pay are even higher, for a dental implant, which can cost up to €4000 you have to cover around 80% of the cost.

Visual aids such as glasses and contact lenses are not paid for unless you have a serious eye disorder.

Prescribed medications are solely generics and for these you also have to pay between €5 and €10 per prescription (children excluded).

Check-ups and screenings are limited in form and frequency. Should you wish for better or more frequent care you have to pay for it privately.

A system of co-payments is in place. The areas where this system is implemented range from **prescriptions, external remedies such as massages** and a €10 co-payment charge for each day spent in hospital (max. 28 days per year).

In **hospital** the state inpatient care consists of multi-bed rooms and the doctor on duty. There are high costs that will need to be covered by yourself should you wish for a single or double room or to be seen by a senior physician.

The system in place for **medical aids** (hearing aids, wheel chairs, orthopedic shoes and socks, etc.) is similar to the dental system. The state health insurance will cover about 50% of the costs for the most basic and cost effective but also functional solution, it is however doubtful that this would be the solution you would chose.

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Angaben gem. § 11 VersVermV

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The other area that is very important to insure is sick pay (Krankengeld). In Germany, if you are ill for a long period of time, your employer will carry on paying your wages and half of your social security contributions for 6 weeks (some employers will pay for a longer period). After this period it becomes a matter of your statutory health insurance, which will pay you either 70% of your gross monthly wage or 90% of your net wage, whichever ever one is less. This earning deficit might not sound much but considering you have to pay all of your social contributions by yourself it means that you have a substantially reduced amount every month available to you. These payments will carry on for up to 72 weeks after which, if you have met the necessary criteria, you can claim a state occupational disability allowance.

Please answer the following questions in order to enable us to offer you the cover that best suits your needs and at the best price. Once you have returned the questionnaire you will be contacted to talk through the next steps.

DATE _____

PERSONAL DETAILS

CLIENT NAME(S) _____

DATE OF BIRTH _____

ADDRESS _____

CONTACT NUMBER _____ E-MAIL _____

HEALTH STATUS _____

HEIGHT _____ WEIGHT _____

AREAS OF INTEREST

ALTERNATIVE MEDICINE _____

DENTAL TREATMENT _____ TEETH CLEANING _____ TREATMENT _____ PROSTHESES _____

VISUAL AIDS _____ GLASSES _____ SURGERY _____ CONTACT LENSES _____

MEDICAL AIDS _____ HEARING AIDS _____ WHEELCHAIRS, WALKING FRAME, ETC. _____

EXTERNAL REMEDIES _____ MASSAGE _____ BATHS _____ OTHER _____

HOSPITAL _____ PRIVATE DOCTOR _____ SINGLE ROOM _____ DOUBLE ROOM _____

CHECK-UP & SCREENING _____

CO-PAYMENT REDUCTION _____

REDUCTION OF SICK PAY DEFICIT _____ REQUIRED AMOUNT PER DAY _____

COMMENTS AND OTHER REQUIREMENTS

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