



***energie*·BKK**

Our energy for your health



Why do some people have more **energie** in life than others?

Very simple: because they are insured with us. energie-BKK convinces with a comprehensive range of services* and sound support. With us, you and your family go into the future well-protected: We are not only outstanding in our dealings with our clients. With our excellent range of medical check-ups and prevention courses, we can help you stay healthy. energie-BKK is simply ideal for everyone because we know: Each and everyone of us is unique. We help you – young or old – secure a high quality of life. It all depends on the right energy, as always, and that is what we have for you.

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**Benefit
from our
energie!**

* For details of our services, please see our current statutes at www.energie-bkk.de/satzung



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The customer-focused health insurance

Change to one of the best client-oriented health insurance schemes now. We set great store by the personal and direct contact with our insurance holders – with you. Our medical health consultancy experts are available to you unproblematically and directly around the clock. Dedicated contact persons provide answers to all your health-related questions. We are the health insurance that processes your wishes quickly and smartly.



Medical health consultancy

- 24/7 doctor hotline
Competent, comprehensive advice from independent physicians and specialized health professionals on all health-related issues
- Doctors' video chat
Visual advice on health issues
- Second medical opinion
Is that surgery really necessary? A second medical opinion makes for transparency.
- Doctor's appointment service
Need a new family doctor, or a specialist, or your appointment brought forward? We can help.

Service hotline 0511 911 10 900

Online portals

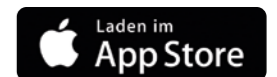
Internet-based learning programmes, e.g. on the subjects of stress reduction and nutrition

Finders for doctors, clinics or care

Our three databases ArztFinder, Krankenhaus-Finder or PflegeFinder help you in your search. The PflegeFinder helps relatives look for a care home near them, for example.

Communicate with us by app

„Meine energie-BKK“ is the safe digital communication platform of energie-BKK: It serves for encrypted exchanges and to send important documents. This saves you a lot of time and postage as an insurance holder, keeps you abreast of important health issues, and solves your concerns without hassle.



PLUS-GKV supplementary insurance

In cooperation with the independent prevention specialists at PLUS-GKV, we can offer you a meaningful addition to your insurance cover by way of a private supplementary insurance. You can find an overview of the services at www.energie-bkk.de/plusgkv-6122.html.

Consultancy at 0551 900 378 810

Ask eny


Do you have any questions about specific services? You are always welcome to test our chatbot **eny**. Eny can even calculate your health insurance premiums.



Welcome family

The well-being of your family is important to us, which is why we offer your co-insured loved ones ideal protection. The following supplementary services and service proposals are available for families.

Screening programmes for women desiring children and during pregnancy

- **Hallo Baby**
We cover additional examinations for pregnant women.
- **BabyCare + App**
Precautionary programme for a healthy pregnancy with useful tips and answers to your questions 
- **BabyCareNutrition**
Nutrition analysis for women who want a baby or are pregnant
- **In-vitro fertilization**
€ 200 subsidy for another treatment attempt on top of the statutory entitlement

Midwife service

- **24-hour midwife on-call standby**
Immediately before the expected date of childbirth (5 weeks maximum), you will receive up to **€ 300** per year.
- **Kinderheldin**
Free digital midwife consultancy from pregnancy through to the 1st birthday.

Extra services for pregnant women

We subsidize further screening services prescribed by doctors, e.g. biomarker pre-eclampsia or non-prescription, pharmacy-only medical products, with up to **€ 120**.

Prenatal courses for fathers

Fathers to be get up to **€ 100** for prenatal course held by midwives.

Mama bonus and baby bonus

Mamas to be enjoy a **€ 100** bonus if they have done all the screenings. If your baby takes part in important early detection and vaccination programmes, you can get up to **€ 120** (more about our bonus programme on page 8).

Rooming-in

If your child is treated in hospital, we will pay part of an accompanying person's accommodation costs – generally for all children under 10, over and beyond this if medically required.

Home help

If you are ill, you can get a home help for up to 8 weeks if nobody living with you is able to take care of the housekeeping.

Premium Prävention BKK STARKE KIDS

Additional screenings for youth and children aged up to 17. STARKE KIDS bridges the prevention gap.

Full bonus
also for
children



Bonus programme



Active bonus
Full steam ahead – sportive insurance holders can qualify for our active bonus. Join in and get up to **€ 70** for your fitness. Our training app **energie-BKK Motion** supports your target achievement. You can simply and quickly upload your bonus activities by app or via the online service.

Double benefit: stay fit and be rewarded for it

What is energie-BKK actually doing for insurance holders who take care of their health? We attach particular importance to this, and have developed five bonus programmes for you to benefit from. Enjoy payments for regular screenings for adults, children, mothers to be or babies. Active engagement in sports pays our active bonus.

Mama bonus and baby bonus
Mamas to be enjoy our **€ 100 Mamabonus**, if they have done all the screenings in their pregnancy. Grasp the opportunity for your child: Our **Babybonus** of up to **€ 120** becomes available once your baby has taken part in a number of important early detection and vaccination programmes.



Prevention bonus and kids bonus
Early detection for children and adults is active prevention. Our prevention bonus rewards your contribution to taking care of yourself. Children and adults receive growing bonuses from as early as the very first screening:

- € 5 for the 1st screening
- € 5 for the 2nd screening
- € 10 for every further screening



AzubiPLUS selection tariff for trainees
Simply join energie-BKK to collect a lush immediate bonus of up to **€ 150**. You will receive the first **€ 150** bonus right at the start of your training. The other bonuses will be paid out at the start of the second and third year of your training. Meaning that you can enjoy a bonus of up to **€ 450** altogether.

Up to € 450 as a trainee benefit!





Well Treated in case of emergency

energie-BKK provides people who are suffering from an illness with access to the best medical care, and we are always there for you. When things aren't going all that smoothly health-wise, when insecurities appear and you need support, we will provide you with all-round consultancy.

Need help with your household or looking for answers to health-related questions after a hospital stay?

You can rely on us as a partner.

Our energy for your health: You only find out how good a health insurance is when it counts. If you have any questions, you are always welcome to call us at 0511 911 10 911.

Services from A - Z

energie-BKK offers a diverse range of comprehensive services. See below for a selection in alphabetical order:

A

- Abortion
- Acupuncture
- Advice on pharmaceuticals

B

- BabyCare – safe in pregnancy
- BabyCare nutrition – for an optimal development of your child
- Birth control and contraception
- Bonus programmes for adults and children, mamas and babies
- Breast cancer screening
 - discovering hands
 - mammography under 50
 - sono-check

C

- Cancer screenings
- CareFinder (PflegeFinder)
- ClinicFinder (KlinikFinder)
- Colonoscopy under the age limit
- Cost reimbursement



D

- Digital health apps
- Disease management programmes (DMP)
- Dental retainers
- Dental treatment and dentures
 - Denture auction portal
 - Dental treatment – care contract with the dent-net® network
 - Dental prophylaxis for adults and children
 - Weisheitszähne – Entfernung mit Vollnarkose
- DoctorFinder (ArztFinder)
- Doctor's appointment service

E

- Early cancer detection
- Eating healthily
- Emergency call service abroad
- ePA (electronic patient file)
- Exemption from top-up payments
- Expanded screenings for children

F

- Family doctor programme
- Family insurance
- Father-child cures
- First trimester screening
- Fissure sealing of front molars
- „Fit von klein auf“ – kindergarten programme
- Function training/rehab sports



G

- Glasses/contact lenses

H

- Health check-up from age 18
- Health screenings for children
- Healthcare programmes
 - energie-BKK ProHerz
 - energie-BKK ProPerspektive
 - Kraft zu Leben – support for persons suffering from cancer
 - BKK-MedPlus – better healthcare for the chronically ill
- HealthOnline
- Home care
- Home help
- Homeopathy
- Hospice
- Hospital treatment
- Hospital treatment of a child – with parents admitted as well

I

- In vitro fertilization
- Individual prophylaxis
- Insoles, sensomotoric/proprioceptive
- Insurance coverage abroad
- Integrated/special outpatient healthcare
- Intima media thickness measurement

K

- Kindergarten programme – „Fit von klein auf“
- „Kinderheldin“ (Children's hero)

L

- Light therapy devices

M

- Mammography screening
- Maternity benefit
- Medical health consultancy
- Medical screening and rehabilitation
- Medical treatment
- Medicine
- Midwife on-call service
- Midwife support
- Mother-child cures



N

- Neurodermatitis training
- Nutrition programmes
 - califit
 - Proper nutrition

O

- Online portals
 - E-coaches
 - Psychological health
- Online service „Meine energie-BKK“-App
- Orthodontic treatments
- Osteopathy
- Outpatient surgery

P

- Palliative care
- Patient rights
- Portals
 - Nutrition coach
 - Psychological health
- Pregnancy
 - Additional ultrasound screenings
 - Biomarker preeclampsia
 - B-streptococci test, glucose test, fifth disease/chickenpox test, cytomegaly test
 - Pregnancy exercises
 - Toxoplasmosis screening
- Pregnancy exercises
- Prenatal care and childbirth support
- Prenatal classes
- Prenatal classes for fathers to be
- Prevention courses - certified
- Prevention for „STARKE KIDS“

- Prevention programmes
 - „Aktivkuren in Europa“ (Active cures)
 - „Aktivwoche“ (Active week)
 - „Fit for well Tage“
 - „Fit und Vital Programm“
 - „Well-Aktiv-Programm“
 - Wellness and health trips
- Professional tooth cleaning
- Psychological health
- Psychotherapy

V

- Vaccinations

W

- Wisdom teeth – removal with general anaesthetic

Detailed information is available online at www.energie-bkk.de.

Our team is always happy to advise you personally on our range of services on our **service hotline** at **0511 911 10 911**.

R

- Rehab sports/function training
- Reimbursement of medical products
- Remedies and aids

S

- Selection tariff for trainees
- Sickness benefit
- Sickness benefit if a child is ill
- Skin cancer screening
- Sports medicals
- Sterilization

T

- Transport and travel costs
- Travel costs
- Travel vaccinations
- Treatment errors – help and support



**2 x € 80
energie-
benefit
for health courses**

Active prevention counts

Health is something unique, and the basis of our well-being and capabilities. energie-BKK supports you in maintaining your health for the long term and in enhancing your quality of life. We can offer our insurance holders versatile health courses and prevention services. And you can also count on us when it comes to the right vaccination at the right time.

Health trips and courses

- Exclusive course programmes
„fit for well“ or „Aktivwoche“ offer compact courses promoting health at selected locations (subsidized with up to **€ 160** per course).
- Health trips
If you are insured with energie-BKK, you'll enjoy special discounts at the health trip providers „Aktivera“ and „AktiPlus“.
- Local health courses
Certified health courses from our „Präventionsdatenbank“ such as yoga classes, for example, are subsidized with **€ 80** per course and calendar year (up to 2 courses per year).

Health check-ups

- Sports medicals
We will subsidize your sports screenings based on medical certificates with up to **€ 70** per calendar year.
- Intima media thickness measurement
Up to **€ 100** per year
- Additional health screenings
For specific pre-existing conditions (up to **€ 100**, once every 3 years)

DiGA

Digital health applications on prescription

Cancer screening – earlier than normal

- Cancer prevention
Colonoscopy and gastroscopy for women under 55, for men under 50, up to **€ 120** per year
- Skin cancer screening
Free screening is available in most regions at least every 2 years even before the age of 35 – partly without surcharge for reflected-light microscopy.
- Breast cancer screening
discovering hands – Palpation screening is an effective complement and extra service regardless of age (subsidy up to **€ 100** per calendar year).
Sono-check, ultrasound screenings, mammography under 50 (up to **€ 100** per calendar year)

Vaccinations

- Cost coverage from your health insurance card for all vaccinations recommended by the Standing Committee on Immunization
- Full cost refund for other vaccinations recommended by physicians for your country
- 80 percent of the costs for travel vaccines (up to **€ 400** per year)

Service hotline 0511 911 10 900

Your smile is well worth it

Everyone who is insured with energie-BKK gets free dental treatment via their health card. In the process, we will not only cover the costs of acute complaints, but also of preventive treatments, required periodontal treatments, and consultancy in dental care and mouth hygiene.

Professional tooth cleaning

You are entitled to a professional tooth cleaning twice a year. energie-BKK refunds up to **€ 25** per tooth cleaning for all age groups!

Free second dentist's opinion

Upload your denture treatment and cost plan at www.2te-ZahnarztMeinung.de. Dentists from your town or region will then compete for the treatment with their offers. Compare them and save money.

Orthodontic retainers

Up to **€ 100** cost refund per jaw for fixed orthodontic retainers (with previous orthodontic treatment up to the age of 18).

3 additional dental check-ups in our „Milchzahn-Check“

Three dental screenings for children aged 3 to 6 ensure a good basis for later.

Savings for you

We have entered into a special healthcare contract with Indento GmbH for you. Your benefits at participating dentists by way of the nationwide dent-net® network:

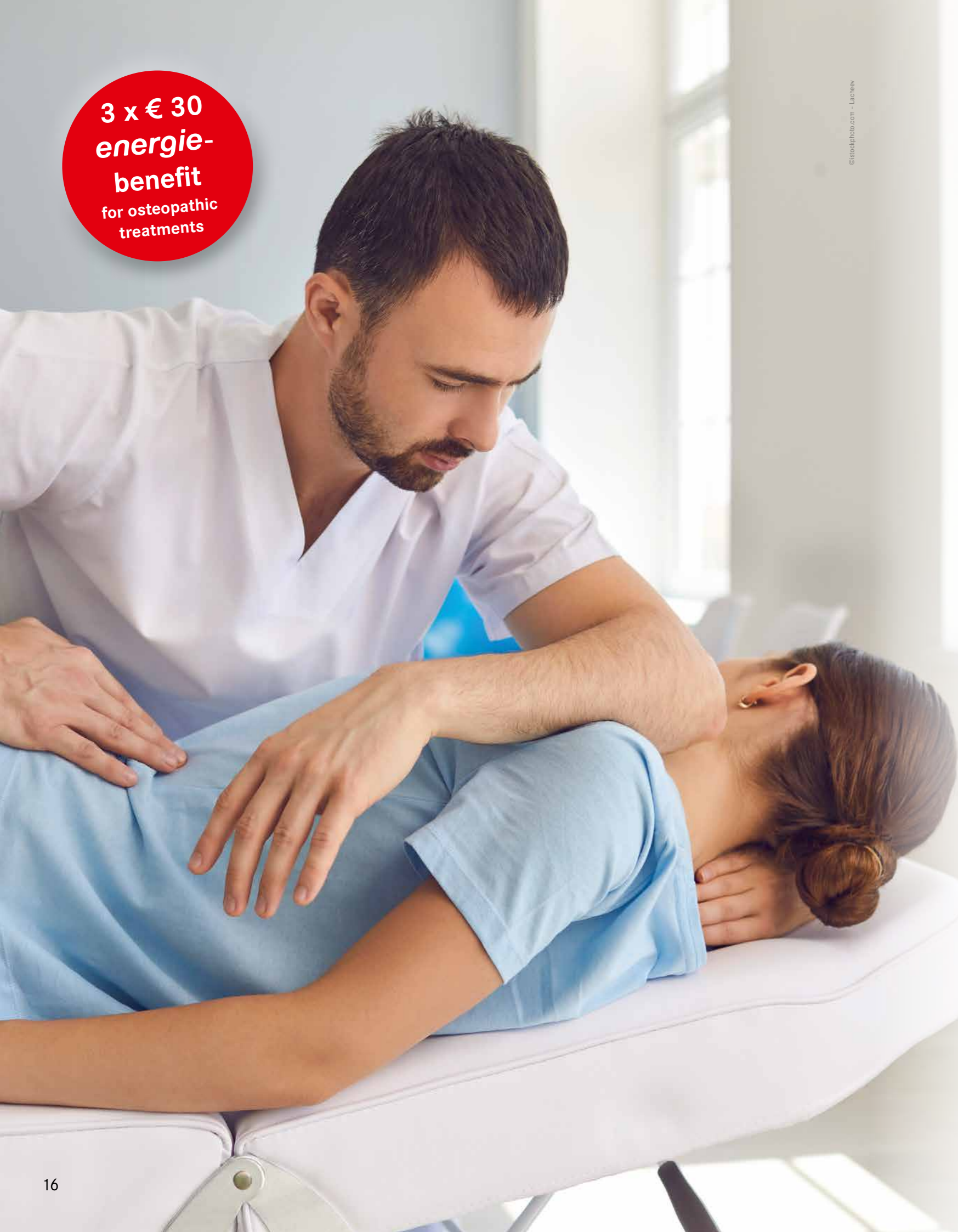
- Great savings for dentures and services not covered by the insurance policy,
- Implants at all-in prices,
- Extended 5-year warranty instead of the legally required 2 years to underscore the unique quality of the dentures,
- One free professional tooth cleaning in pregnancy.

Supplementary services

- Fissure sealing for premolars in the permanent dentition from age 6 to 18 (up to **€ 100** per calendar year).
- General anaesthetic for surgical removal of wisdom teeth (80 %, up to **€ 100** per calendar year).

**2 x € 25
energie-
benefit
for all ages!**

**3 x € 30
energie-
benefit
for osteopathic
treatments**



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Alternative healing methods

Many conditions and illnesses can be relieved or even completely prevented by a sensible lifestyle. If medical help should be required nonetheless, alternative healing methods can meaningfully complement conventional medicine.

Medication for homeopathy, anthroposophy and phytotherapy

Full cost refund for non-prescription, pharmacy-only medicines (up to **€ 100** per calendar year) prescribed by a physician.

Acupuncture

Full cost coverage for chronic knee and lower back conditions. Paid by way of your health card.

Homeopathic treatment

Cost coverage for first and subsequent anamneses at our contracted physicians. Paid by way of your health card.

Supplementary naturopathy insurance

In cooperation with the independent prevention specialists at PLUS-GKV, energie-BKK offers a meaningful addition to your insurance coverage with this private supplementary insurance.

Osteopathy

As an extra service and regardless of your age, we will subsidize three treatments by a quality-assured service provider per calendar year upon prescription by a physician. We will refund up to **€ 30** per treatment.

Welcome to energie-BKK

You can count on our know-how in all issues revolving around social insurance.

energie-BKK at a glance

Status	open nationwide
Insurance holders	142.000
Employers	34.000
Head office	Hannover
Branches	15 service centres
Administrative board	15 policyholder representatives 15 employer representatives

Status as of January 2022

Imprint

This service brochure is an abridged summary. Only the social security statute book and statutes of energie-BKK are decisive for the service scope. The information and data presented in this brochure do not establish any additional or different service requirements.

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Yes, I want to join from

Personal information

Male female diverse

First and last name

Date of birth

Street and house number

Name at birth

Post code and town

Place of birth

Pension insurance number(if at hand)

Country of birth

Email

Telephone (available in the daytime)

Further details

My previous insurance

compulsory

with

name of the health insurer

privately insured

I am

a trainee

others

with

name of the employer / employment agency

family insurance

uninsured

registered unemployed

since

Start of the job/benefits

I receive pension payments

state pension

foreign pension

superannuation benefits

others

I have family to be co-insured with me:

yes, please send me an application

no

How did you find out about us? (e.g. friends, colleagues, company event, posters, social media, internet, ...)

Data protection information

We need basic information such as your name and address for your membership application. Fields marked with (*) are voluntary additional data to facilitate our processing

yes no

I consent to energie-BKK processing my data for the stated contacting purposes. I can withdraw this permission at any time.

Please note: Persons under 16 need a legal guardian's consent for the data processing. Further data protection information is available at www.energie-bkk.de (data protection section).

Date and member signature

We will take care of all the further processes required to change health insurers for you.



energie·BKK

24/7 service hotlines	Private clients 0511 911 10 911
	Medical health consultancy 0511 911 10 900
	Praise & criticism 0511 911 10 988

Postal address	energie-BKK · 30134 Hannover
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Online service centre	osc.energie-bkk.de
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Internet	www.energie-bkk.de info@energie-bkk.de
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