



SIMPLY MORE HEALTH

TODAY AND IN THE FUTURE

EINFACH. ERSTKLASSIG.



PREVENTIVE

OUR COMMON GOAL: YOUR HEALTH.

Dynamic, reliable and always a sympathetic ear – life is easier with a strong partner. This is especially true for your health. You'll receive the right care from us in every life situation.

THE BEST INVESTMENT FOR YOUR FUTURE.

When it comes to your health, we leave nothing to chance. As your partner in matters of prevention, we support your health management with further [prevention benefits](#), which go beyond the legal framework. For the healthy development of your [children](#) we offer the [U10](#), [U11](#) and [J2](#) as additional examinations. Is cancer prevention an important topic for you? For us too. That's why we offer you the opportunity [starting at the age of 18](#), a skin cancer screening, a [colon cancer screening](#) and [breast cancer screening including ultrasound examination](#) performed by the specialists you trust.





VACCINATIONS

IT COULDN'T BE ANY CHEAPER.

Whether it's for a holiday trip or for your personal prevention – getting the right vaccinations is crucial. [We cover 100% of the costs for vaccines.](#)

This leaves you with only the statutory deductible to pay and your holiday to look forward to.



ALTERNATIVE MEDICINE

AS INDIVIDUAL AS YOU ARE.

Every person is different – fortunately. And not only when we're healthy. We also have different ideas and needs when it comes to treatment methods. As a supplement to traditional Western medicine, we also give you access to alternative healing methods such as [osteopathy](#), [homoeopathy](#), [herbal medicines](#) and much more.



PROFESSIONAL DENTAL CLEANING

FOR A BRILLIANT SMILE.

Every day your teeth perform at their highest level. To help you keep your radiant smile, we subsidise [professional dental cleaning](#) at the dentist of your choice every two years through our [Bonus Tooth plus](#).

But if dentures are necessary - no problem. For you, we cooperate with the dentist network "[DENT-NET](#)". Thus you can enjoy the best dental care at a very reasonable price.

[Another comforting extra:](#) If you wish a general anaesthesia for the removal of wisdom teeth, we will contribute to the costs.



PRENATAL CARE

YOU'RE EXPECTING A CHILD - AND THAT MEANS TOTAL COMMITMENT FOR YOUR FAMILY.

During a pregnancy, health is the most important thing for mother and child.

[Additional prenatal care](#) can be obtained from your trusted specialist and we will be happy to contribute to covering the costs.

Teeth and gums are under particular stress due to hormonal changes caused by pregnancy. To prevent and support dental health, we reimburse expectant mothers for the cost of additional [professional tooth cleaning](#).

TREATMENTS AT EXCLUSIVE FACILITIES

ONLY THE BEST FOR YOU.

In addition to clinics approved for treating patients with statutory health insurance, you can also have your treatment or upcoming procedure done at an exclusive facility. Feel safe and well cared for and experience treatments like a private patient!

Please inform yourself about all details before setting up treatment with us.



PREVENTIVE CARE BONUS VORSORGE^{PLUS} PROGRAMME

YOUR PRIVATE PREVENTIVE CARE ADVANTAGE.

Whatever is important to you, we support it. That's why we reward everyone who does something for their health. With our **Bonus Vorsorge^{plus}** programme, you will receive an annual subsidy of up to **144 Euros** for the costs of a new private insurance policy from the following areas:

[Old-age provision](#) | [occupational disability](#) | [health supplement](#) | [nursing care supplement](#) | [accident](#)



HEK SERVICE-APP

PAPERWORK – WHAT'S THAT?

We offer you the HEK Service-App, a next generation service. Take care of all your health insurance needs quickly and paperlessly by using your smartphone. Simply send us certificates of incapacity, documents or everything concerning the bonus programme quickly and securely in digital form.



HEK smarthealth

YOUR HEALTH DATA ALWAYS AT A GLANCE.

With **smarthealth**, your health history is available for you at any time. Medical appointments, vaccinations or prescribed medication. You can easily upload X-ray images and laboratory tests. All this information and many other useful features can be found in the HEK Service App – for you, **free of charge**, of course.

Our HEK Service-App is available for the mobile operating systems iOS from Apple and Android.

You can download the app from the respective store or use the QR code:



SERVICE

TEAM DIREKT - HOW CAN WE HELP YOU?

For all questions concerning health and insurance, our team is directly by your side. We offer you fast and competent advice **24 hours** a day, **seven days** a week.

Getting an appointment with a specialist can be a challenge. That's why **Team Direkt** assists you in arranging specialist appointments. Seeing the doctor quickly and stress-free. Great service, don't you think? **0800 0213213 (free of charge)** | kontakt@hek.de



FIND THE RIGHT SPECIALIST AT THE CLICK OF A MOUSE.

Are you looking for a doctor or dentist? The online HEK **Arzt-Lotse** (doctor guide) shows you the suitable doctor in your area. Simply enter your postcode and the desired medical/dental speciality. You can even make an appointment right away. Try it out. www.hek.de/arztlotse

SECOND MEDICAL OPINION.

Orthopaedic surgery: If you are faced with the decision to undergo orthopaedic surgery, our second medical opinion offers you additional security. The **second Opinion** can help you find the optimal therapy – conveniently online and from home. Simply register with our partner **Medexo GmbH** and upload your documents online www.medexo.com.

Are you due for an inpatient operation on your back or a joint replacement operation on your knee, shoulder or hip? Our partner **IMC GmbH** works with selected pain centres throughout Germany. Please feel free to make an appointment and get a **second opinion** free of charge. The **Team Direkt** will be happy to advise you on the range of treatments.

EXCELLENT FOR YOU

The business magazine **€URO** (issue 04/2021) awarded the HEK with the title "Germany's best health insurance company". We are proud of that. But we don't rest on our laurels. On the contrary: We want to become better and better – so that you continue to be satisfied with us in the future.

Deutschlands beste
Krankenkasse

Testsieger
Bundesweite Kassen

€uro

Ausgabe 04/2021, 76 Krankenkassen im Test

FINANCIAL ADDED VALUE AT A GLANCE

PREVENTIVE CARE	BENEFITS WORTH UP TO		1.105 Euros
✓ Travel and vaccinations (all)	100 percent	statutory deductible remains in place every two years (upon presentation of the health card) up to two courses per year, 250 Euros each every two years	
✓ Skin cancer screening from the age of 18	35 Euros		
✓ Health courses (prevention)	500 Euros		
✓ Sports-medical examination	120 Euros		
✓ Breast cancer screening	100 Euros		
✓ Colon cancer screening	100 Euros		
✓ Check Up before the age of 35	100 Euros	costs per examination, approx. 50 Euros	
✓ Children and youth examinations (U10, U11, J2)	150 Euros		
ALTERNATIVE MEDICINE	BENEFITS WORTH UP TO		1.130 Euros
✓ Homoeopathic treatment	640 Euros	with a statement of participation at the doctor's	
✓ Homeopathic medicines	100 Euros		
✓ Anthroposophical remedies	100 Euros		
✓ Phytotherapeutic medications	100 Euros		
✓ Osteopathic treatment	90 Euros		
✓ Other natural therapies (e.g. Ayurveda, Feldenkrais, Shiatsu, TCM)	100 Euros		
DENTAL HEALTH	BENEFITS WORTH UP TO		350 Euros
✓ Bonus Zahn ^{plus} – professional tooth cleaning	50 Euros	every two years, from 16 years of age	
✓ Fissure sealant for premolars	100 Euros		
✓ Anaesthesia for wisdom tooth removal	100 Euros	start of treatment before the age of 18	
✓ Retainer (orthodontics)	100 Euros		
PREGNANCY & BIRTH	BENEFITS WORTH UP TO		250 Euros
✓ Professional dental cleaning for pregnant women	100 percent		
✓ Midwives on call	100 Euros		
✓ Birth preparation courses for new fathers	100 Euros		
✓ More prenatal care (e.g. ultrasound scans, toxoplasmosis tests)	50 Euros		
BONUSPROGRAMM	BONUS BENEFITS* WORTH UP TO		388 Euros/year
*In the example: two parents over 18 with two children under 18			
✓ Bonus Vorsorge ^{plus} from the age of 18	144 Euros	per insured person, annually	
✓ Bonus Vorsorge ^{plus} under the age of 18	50 Euros	per insured person, annually	
Earmarked bonus payment as a subsidy for the cost of new insurance in the following areas: Old-age provision occupational disability health supplement nursing care supplement accident			

BENEFIT CALCULATOR

Calculate your personal benefits and use the QR code to access the benefit calculator.



We're here for you



Hotline

0800 0 213 213 (free of charge)



Fax

040 656 96 - 1237



Service-App

hek.de/service-app



E-Mail

kontakt@hek.de



Immediate service

Same day processing



Mailing address

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22039 Hamburg



Facebook

hek.de/facebook



Instagram

hek.de/instagram