

# Just the right insurance!



# Get where you need to be safely with our services!



Experience  
service



Stay  
healthy



Get  
healthy



Benefits  
for families



Secure  
benefits



Good  
to know

**Have you ever sat down on the underground and not known where you want to go?**

Probably not! Because unless you have a destination, you simply never arrive.

So that you don't lose your way when using our services, we support you and your family with completely customised **individual service packages**..

Maybe you are interested in healthy living and would like us to provide you with more help? If so, you will find our disease prevention and early detection services find under "Staying healthy." Or do you need someone by your side to assist you in all health- and illness-related matters? In this case, our innovative health services under "Get healthy" are just the thing for you.

**No matter what you want from us as a health insurance company,  
we are here for you – whatever the situation!**



You can find all the information about our rewards at: [khh.de/auszeichnungen](https://khh.de/auszeichnungen)



## Experience our service!

**We are here for you! Our qualified and competent staff will answer your questions by email and phone in one of our regional centres – on an individual basis.**

**Personal service:** We provide you with direct on-site support at over 100 service points throughout Germany – just drop by during our fixed opening times. You can also arrange an individual consultation appointment with us. We will take as much time as you need. If you like, we can of course also come to your home in person. You can find your nearest service at: [kkh.de/servicestellen](https://www.kkh.de/servicestellen)

**By phone:** Some questions can't wait. That's why you can reach us free of charge 24/7 on **+49 800 5548640554** – including on weekends, Sundays and public holidays.

**By email:** Would you prefer to send us an email? No problem! We look forward to receiving your message at [service@kkh.de](mailto:service@kkh.de) or via our contact form at: [kkh.de/kontaktformular](https://www.kkh.de/kontaktformular)

**On the Internet – My KKH:** fast, straightforward and open for you 24/7, 365 days a year: that's "My KKH." In your personal area you can do a lot online. For example, you can easily send your sick notes or other documents electronically. Make use of all the benefits and register now at: [kkh.de/meinekkh](https://www.kkh.de/meinekkh)

**5x in a row!**

Celebrate with us:  
**our contribution rate is still stable!**

### Our special health service for you

#### Medical second opinion

Deciding whether or not to have an operation can be very difficult – that's when a second medical opinion can help. So that you can make a safe decision, we already offer you this service for many operations that can be planned. This includes orthopedics, ENT medicine, cardiology, urology or before cancer treatment. Find out more at: [kkh.de/zweitmeinung](https://www.kkh.de/zweitmeinung)

#### International emergency phone number

Diseases know no national borders – and neither does our service. For this reason, it goes without saying that we also advise you even if you fall ill abroad or have medical questions when you are abroad. You can simply reach us at **+49 511 23567396** or [kkh.de/notruf-ausland](https://www.kkh.de/notruf-ausland)

#### Email reminder service

With our email reminder service, you can plan your check-up appointments even better yourself. We will then notify you in good time by email when you should go for your checkup again. See how easy it is to do this at: [kkh.de/erinnerung](https://www.kkh.de/erinnerung)

#### Specialist appointment service

Do you urgently need an appointment with a specialist? We will be happy to help you find an appointment.

You can reach us from Monday to Friday between 7.00 am and 6.00 pm on **+49 89 950084188** or simply use our online appointment service at: [kkh.de/facharzt-terminservice](https://www.kkh.de/facharzt-terminservice)

#### Health hotline

If you need expert advice, just give us a call. We will be happy to assist you with qualified medical advice on diseases, medicines and other health issues. You can reach our health hotline free of charge, 24/7, on **+49 89 950084188**. Alternatively, you are welcome to request a callback at: [kkh.de/gesundheitsshotline](https://www.kkh.de/gesundheitsshotline)

#### KKH apps

When it comes to your health, we want to make it as easy as possible for you. That's why we have developed various free apps for you free apps for you – with many functions so that you can manage your concerns really easily on your smartphone. Find out more at: [kkh.de/apps](https://www.kkh.de/apps)

### Good to know!

Your individual benefits with lots of info and our explanation videos can be found at any time. Because life is multifaceted – just like our products and services for you. We offer you the right solutions for any life situation, at excellent value for money. You can find detailed information about our KKH highlights and benefits at: [kkh.de/highlights](https://www.kkh.de/highlights)





68%\*  
of adults

consider their general  
health to be very good  
or good.

\*Journal of Health Monitoring  
„Subjektive Gesundheit bei Erwachsenen  
in Deutschland“ – Fact sheet  
(JoHM/2/2018)

## Stay healthy!

**Prevention is better than cure: We therefore help you stay in good health with our extensive prevention and early detection services.**

**Vaccinations:** Many diseases can be effectively combatted in advance – by getting vaccinated in good time. Protect yourself and your family by always keeping your vaccination status up to date. The annual flu vaccination is also free of charge. You can find all the information you need at: [kkh.de/impfen](https://www.kkh.de/impfen)

**Vaccinations for foreign travel:** So that you can relax when travelling abroad, we cover 80 per cent of the costs of the vaccinations recommended by the Standing Committee on Vaccination at the Robert Koch Institute (STIKO) and the Foreign Federal Office (AA) for your country of travel. Find out more at: [kkh.de/reiseschutzimpfung](https://www.kkh.de/reiseschutzimpfung)

**Malaria prophylaxis:** Do you like travelling to foreign countries? There is no vaccine for malaria, but there are tablets that significantly reduce the risk of contracting it. We cover 80 per cent of the cost of this prophylactic medication. Find out further information at: [kkh.de/reiseschutzimpfung](https://www.kkh.de/reiseschutzimpfung)

**Early detection of breast and ovarian cancer:** Breast and ovarian cancer are more common in some families than in others. We help women from these high-risk families to determine their individual risk and to detect the diseases at an early stage. We work closely with medical specialists and clinics. For further information, visit: [kkh.de/brek](https://www.kkh.de/brek)



**Medical palpation examinations of the breast:**

Once a calendar year, we pay up to €49.50 for a special breast examination by a medical palpation examiner. Medical palpation examiners are blind or visually impaired women who are qualified for this type of examination and who can detect the slightest changes in breast tissue with their heightened sense of touch. Find out more at: [kkh.de/brustkrebsuntersuchung](https://kkh.de/brustkrebsuntersuchung)

**Early detection for children and adolescents:**

We provide your children with all the preventive examinations required by law to detect illnesses or undesirable developments in good time. Find out more information at: [kkh.de/vorsorge](https://kkh.de/vorsorge)

**Health check-ups:**

Find out whether you are in good health with a health check-up. We pay the full cost of one check-up for our adult policyholders aged 18 to 34. Every other year, we also pay a €40 allowance for a general health check-up. For policyholders aged 35 and above, we pay for a health check-up every three years. Find out more at: [kkh.de/check](https://kkh.de/check)

**Medical sports check-ups:**

Sporty policyholders can get a €60 allowance for a medical sports examination every other calendar year. If further checks are required due to particular risks (e.g. being overweight, high blood pressure or pre-existing skeletal disorders), we can pay a further €60 allowance. Find out more at: [kkh.de/sportmedizinische-untersuchung](https://kkh.de/sportmedizinische-untersuchung)

**Skin cancer screening:**

To better protect you from skin cancer better, you receive an allowance of up to €30 every other year for skin cancer screening if you are aged 18 or above.

Policyholders aged 35 and above are entitled to receive checks for the early detection of skin cancer by SHI-accredited doctors every other year. Find out more at: [kkh.de/hautkrebscreening](https://kkh.de/hautkrebscreening)

**Digital skin checks:** The skin is the largest organ in the body and at the same time exposed to a variety of stresses. Changes should therefore be clarified by a doctor.

With our online service, you can get an initial medical assessment within a few hours – simply by uploading a photo. We pay the costs of this. Find out more at: [kkh.de/onlinedoctor](https://kkh.de/onlinedoctor)

**Bowel cancer screening:**

Examining a stool sample can be the key to successful treatment of bowel cancer. That's why we cover the examination costs up to €75 every other year for all policyholders up to the age of 49, provided that it runs in your family or you already suffer from a chronic inflammatory bowel disease. Find out more at: [kkh.de/krebsfrueherkennung](https://kkh.de/krebsfrueherkennung)



**KKH bonus:** Do you live an active and healthy life? If so, benefit from our KKH bonus. For your health-conscious activities, you get a cash bonus or you can double your health budget (e.g. for lenses or professional dental cleaning). You can also use the bonus for your influenza and covid-19 vaccinations. Find out more at: [kkh.de/bonus](https://www.kkh.de/bonus)

**KKH digital bonus:** Do you prefer to do things online than by post? You can also do this with our bonus scheme. Upload the evidence of your health-conscious behaviour quickly and easily online. Find out more at: [kkh.de/bonusdigital](https://www.kkh.de/bonusdigital)

**Online-Coaches:** Do your prevention courses\* from the comfort of your own home! We offer you intelligent online schemes on the topics of stress management and sleep, nutrition and back health or exercise.

The free courses last eight to ten weeks and provide you with useful tips and suggestions for a healthy lifestyle. If you like, your KKH bonus can count towards the schemes. You can find all the information you need at: [kkh.de/coaches](https://www.kkh.de/coaches)

**Running tips:** If you run regularly, you will strengthen your heart, circulation and immune system. Olympic champion Dieter Baumann tells you in his beginners' training plan what else you need to know to really hit the ground running. Find out more at: [kkh.de/lauftipps](https://www.kkh.de/lauftipps)

**Prevention courses:** Do you like exercise or are you interested in healthy eating? If so, we will be happy to subsidise two certified courses\* per calendar year in the following areas: stress management, relaxation, nutrition or addiction prevention.

Take a look at our prevention database – there's bound to be something for you, too: [kkh.de/kurse](https://www.kkh.de/kurse)

**Prevention trips:** Do you not have the time to take part in prevention courses in your area for work-related or personal reasons? Then why not try aqua fitness, Nordic walking or yoga without any time pressure.

Our partner Dr. Holiday has put together attractive prevention trips for you. What's in it for you? We subsidise the quality-tested prevention courses\* as part of the trips. Find out more at: [kkh.de/reisewelten](https://www.kkh.de/reisewelten)

**PhysioPlus:** Do you sometimes feel stiff and immobile? If so, why not have a check-up at a physiotherapeutic practice.

For this purpose, we offer our policyholders aged 18 and above one free PhysioPlus health check-up. In 60 minutes, find out how you can sustainably alleviate your initial symptoms and improve your physical fitness. Find out more at: [kkh.de/physioplus](https://www.kkh.de/physioplus)

\* We cover 90 per cent of the costs of two certified courses per calendar year up to €80 per course, and the full costs of online prevention courses up to €100. Participation in one or two free KKH online courses will count towards this maximum entitlement.

### More exercise, less stress!

Do you often feel stressed and unstable? If so, more exercise could be the key to happiness for you. This is because during exercise the body releases hormones, which reduce stress and increase well-being. Exercise can also prevent illness and has an effect on the whole body. That way, you stay fit and able-bodied!





## Get healthy!

So that you can get back on your feet again quickly, we offer you innovative health services and sound healing methods.

**Outpatient operations:** We are aware that not everyone wants to stay in hospital after an operation. Our policyholders can therefore have outpatient surgery for a number of diseases. Using proven and effective surgical methods, children and adults receive the best possible care and can then recover at home in familiar surroundings. Find out more at: [kkh.de/ambulante-op](https://www.kkh.de/ambulante-op)

**Spa treatment:** When outpatient treatment at home is not enough, spa treatment can help. We pay the costs of the spa treatment and prescribed treatments. We will also support you with €100 for accommodation, meals, spa tax and travel costs. For infants with chronic diseases, we contribute €25 per day. Find out more at: [kkh.de/badekur](https://www.kkh.de/badekur)



3 of the most common diseases\* suffered by Germans are backache, high blood pressure and defective vision.

\*krankenkassen.de/gesundheit/gesundheit-aktuell/arztbesuche-krankheiten/

**Psychotherapy:** If you need outpatient psychotherapy, we cover the costs. It is important that the practitioners are registered with the Association of Statutory Health Insurance Physicians (KBV). Your regional appointment service centre will assist you in your search on **116 117**. Find out more at: [kkh.de/psychotherapie](https://www.kkh.de/psychotherapie)

**Disease management programmes (DMPs):** Do you have a chronic illness? We're here for you! With our disease management programmes (DMP), you can learn to effectively deal well with your illness, from diabetes to coronary heart disease (CHD), asthma, COPD or breast cancer. You will benefit from a structured treatment programme according to the latest medical findings and, if necessary, special training and clear information material. Find out more at: [kkh.de/dmp](https://www.kkh.de/dmp)

**Free choice of hospital:** We want you to feel comfortable: that's why you have a free choice of choice of contract hospitals throughout Germany. You decide where you want to be treated – without any additional costs for treatment. Find out more at: [kkh.de/krankenhaussuche](https://www.kkh.de/krankenhaussuche)

**Migraine centres:** Do you have regular headaches or migraines? If so, we want to help you relieve your symptoms. To this end, we offer you the opportunity to visit the Upper Bavarian Headache Centre in Munich.

There you receive a detailed examination and we then decide together on your further treatment and therapy. Find out more at: [kkh.de/kopfschmerz](https://www.kkh.de/kopfschmerz)



**Private clinics:** We work with selected private clinics, where our policyholders are treated by leading specialists in their respective fields:

- **MediaPark Klinik, Cologne:** specialist treatment in orthopaedic disorders
- **INI – International Neuroscience Institute, Hanover:** specialist treatment in neurological diseases

Both clinics are equipped with the latest medical technology and offer you a high level of comfort similar to that of a hotel. Find out more at: [khh.de/privatkliniken](https://khh.de/privatkliniken)

**Sickness benefit:** If you are ill for over six weeks, you will no longer receive a salary from your employer. That's when we take over and pay you sickness benefit.

This is 70 per cent of your gross salary, but not more than 90 per cent of your net salary. Self-employed persons are also entitled to this if they have chosen to receive Comfort sickness benefits. Find out more at: [khh.de/krankengeld](https://khh.de/krankengeld)

**Tinnitracks:** This is a medical app that can make it easier to live with tinnitus. It offers those affected online treatment.

We are happy to cover the costs of treatment for our policyholders with the Tinnitracks-Neuro-Therapy (annual licence) by smartphone. Find out more at: [khh.de/tinnitracks](https://khh.de/tinnitracks)

**Atrial fibrillation:** If your heart suddenly stumbles, we'll catch you! To determine whether you have atrial fibrillation, we cover the costs of a special ECG. Find out more at: [khh.de/vorhofflimmern](https://khh.de/vorhofflimmern)

**Osteopathy:** Many people who suffer from pain or muscle tension rely on this gentle treatment method. We reimburse up to €40 per calendar year for each of three sessions.

To qualify, the treatment must be carried out either in a medical or physiotherapeutic practice with the approval of your health insurance provider. Find out more at: [khh.de/osteopathie](https://khh.de/osteopathie)

This allowance does not apply to treatment under the Non-Medical Practitioners Act (HPG) or by pure osteopaths. However, we can reimburse such services as part of our bonus scheme. You can find out how this works at: [khh.de/bonus](https://khh.de/bonus)

**Homeopathy:** Do you use homeopathy to treat your child? We cover the costs of homeopathic medicines for children up to the age of 12. Find out more at: [khh.de/alternativmedizin](https://khh.de/alternativmedizin)

**Medical aids:** Some illnesses can be extremely debilitating and you may need medical aids. If these are prescribed by a doctor, we will check whether the costs are covered. Find out what exactly medical aids are and how to apply for them at: [khh.de/hilfsmittel](https://khh.de/hilfsmittel)



**Remedies, medicines and dressings:**

Do you need medicines or dressings? If you are medically prescribed them, we will contribute to the costs. You then only have to pay a small amount. Find out more at: [khh.de/arzneimittel](https://khh.de/arzneimittel)

**Glasses and contact lenses:** We pay the costs of medically prescribed glasses and contact lenses for our policyholders aged under 18. Adults with severe visual defects are also entitled to visual aids if prescribed by a doctor. Find out more at: [khh.de/sehhilfen](https://khh.de/sehhilfen)

**Help at home:** If you are ill and no one else can look after your household or your children, you may need help at home.

We will gladly contribute to these costs if we have also paid for the treatment for your illness. You can find all the information you need at: [khh.de/haushaltshilfe](https://khh.de/haushaltshilfe)



## Something for the whole family!!

Health is a family matter: That's why we offer additional preventive examinations and preventive services for adults and children.

**Wanting children, pregnancy and motherhood:** We are there for you before, during and after pregnancy. We therefore contribute to the costs of artificial insemination and cover the legally required early detection examinations during pregnancy. So that you are well informed throughout the exciting nine months, we have put together some valuable information for you about pregnancy. Needless to say, we also subsidise prevention courses like pregnancy yoga. Find out more at: [kkh.de/schwangerschaft](https://kkh.de/schwangerschaft)

**KKH family package:** This package gives you an extra budget of €300, which you can use for seven additional tests, treatments and services.

For example, we subsidise certain prescribed medicines (iron, magnesium and folic acid) during pregnancy, a birth preparation course for partners insured with us or osteopathy for newborns under certain conditions. Find out more at: [kkh.de/familienpaket](https://kkh.de/familienpaket)

**Employment of midwives:** From examinations to paperwork and pregnancy gymnastics – there is no shortage of appointments during pregnancy. We support you wherever we can – for instance, when you are looking for a local midwife. You tell us what you want, and we find out where there are free capacities. Find out more at: [kkh.de/hebammen](https://kkh.de/hebammen)

For 77%\* of people in Germany, family is the most important thing. It is for!

\*demografie-portal.de



#### **Baby Care package for pregnant women:**

What's important, and what's the right thing to do? These are questions that many pregnant women ask themselves. The Baby Care package gives you the answers – with a comprehensive guide, a handy app with tips and checklists and a questionnaire to create your personal assessment. Find out more at: [kkh.de/babycare](https://kkh.de/babycare)

**Amblyopia screening:** So that your children can discover the world with their own eyes, we offer an additional eye examination. Amblyopia screening takes only a few seconds and shows the visual defect even before the first symptoms are observed.\* Find out more at: [kkh.de/amblyopie](https://kkh.de/amblyopie)

#### **The pelvina app – for a healthy pelvic floor:**

Whether you need support after childbirth or just because, with the pelvina app, women can permanently strengthen their pelvic floor and do something about backache and urinary incontinence in advance. We cover the costs for the first year.\*\* Find out more at: [kkh.de/pelvina](https://kkh.de/pelvina)

#### **Nia – the neurodermatitis helper:**

Do you or your child suffer from neurodermatitis? The Nia app is there to help you better understand the disease and its triggers. We will pay for the premium version "Digital accompaniment" for 12 months if you request it by 31/10/2022. Find out more at: [kkh.de/nia-app](https://kkh.de/nia-app)

#### **PädExpert, PädAssist and PädHome –**

**telemedical services for children:** We offer this online module together with the German Society of Paediatrics and Adolescent Medicine (BVKJ e. V.). They can be particularly helpful if your child is suspected of having a chronic illness or has already been diagnosed with one.\* Find out more at: [kkh.de/paed](https://kkh.de/paed)

\*our doctor bills the examinations directly via your health card. For amblyopia screening as well as the Päd services, the doctor must participate in the contract between KKH and the German Society of Paediatrics and Adolescent Medicine (BVKJ e. V.).



#### **Aumio – Relaxation and meditation**

**for children:** With playful exercises and mindful stories, this app has been proven to help children with sleep problems, stress or concentration difficulties. More than 25 hours of child-friendly content provide an exciting listening experience for the whole family.\*\* Find out more at: [kkh.de/aumio](https://kkh.de/aumio)

\*\* We subsidise 90 per cent of the costs of two certified courses per calendar year up to €80 per course, and the full costs of online prevention courses up to €100. Use of the pelvina or Aumio app counts towards this maximum entitlement.

#### **Vaccines for children and young adults:**

Because your children need special protection, we cover the costs of all regularly scheduled vaccinations. These include, for example, vaccinations for rotavirus for babies between six and 32 weeks old or the HPV vaccine for our policyholders aged between nine and 26 years of age. Find out more at: [kkh.de/impfen](https://kkh.de/impfen)

**Check-ups for children and adolescents:**

We cover for your children with all the preventive examinations required by law to detect illnesses or undesirable developments in good time. In addition, our policyholders aged up to 17 receive additional examinations (U10, U11 and J2\*). Find out more at: [kkh.de/kinderuntersuchungen](https://kkh.de/kinderuntersuchungen)

**Free family insurance:** Unlike private health insurance, you can include your children up to the age of 25 and your spouse free of charge under certain conditions. Policyholders under the age of 18 are even exempt from the statutory additional payments (e.g. for medicines, except for the statutory additional payment for travel costs). Find out more at: [kkh.de/familie](https://kkh.de/familie)

**Contraception:** Medical examinations and recommendations on contraception are particularly important for younger people. We therefore cover the costs for our policyholders up to their 22nd birthday for contraceptives that can be prescribed. Find out more at: [kkh.de/verhuetung](https://kkh.de/verhuetung)

**Professional dental cleaning:** Cleaning your teeth with braces can be very difficult with braces. For this reason, we contribute to the costs of professional dental cleaning before and after treatment with fixed braces. Find out more at: [kkh.de/pzr](https://kkh.de/pzr)

**Orthodontic treatment:** Does your child need orthodontic treatment? For policyholders aged up to 18, and in the case of certain malocclusions of the teeth and jaws, we will pay 80 or 90 per cent of the contractual costs.

As soon as the treatment is completed to the extent medically required, we reimburse 20 or 10 per cent of your own contributions. Find out more at: [kkh.de/kieferorthopaedie](https://kkh.de/kieferorthopaedie)

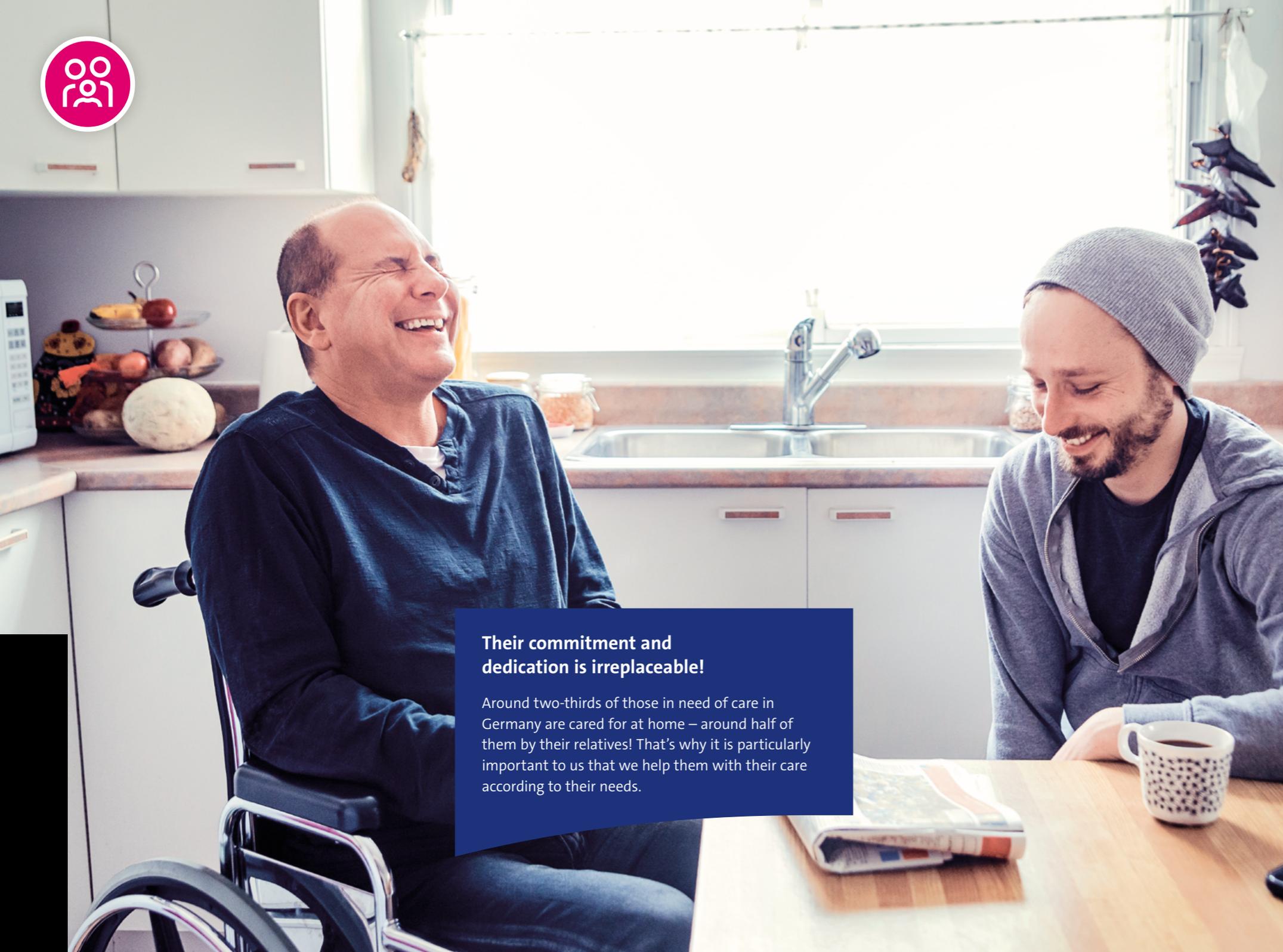
**Protection against tooth decay through fissure sealing:** When bacteria settle in the grooves and hollows of our teeth, tooth decay can develop. This is especially true of the large and small molars. With fissure sealing, the areas at risk are covered with a thin coating of special plastic sealing material.

We cover the full costs of fissure sealing in the cheek teeth up to the age of 18. We contribute up to €80 for the costs of fissure sealing in the small cheek teeth (for children and adolescents) up to the age of 18 for the initial treatment and for the subsequent sealing. You can find all the information you need at: [kkh.de/fissurenversiegelung](https://kkh.de/fissurenversiegelung)

**Foreign health cover:** Do you want to travel abroad? Our service centres will be happy to inform you about required vaccinations and possible cost coverage if you fall ill abroad. Find out more at: [kkh.de/urlaubstipps](https://kkh.de/urlaubstipps)

\* Your doctor bills the examinations directly via your health card. For the U10, U11 and J2 examinations, the doctor must participate in the contract between the KKH and the German Society of Paediatrics and Adolescent Medicine (BVKJ e. V.).





**Their commitment and dedication is irreplaceable!**

Around two-thirds of those in need of care in Germany are cared for at home – around half of them by their relatives! That's why it is particularly important to us that we help them with their care according to their needs.

## Policyholders who care for relatives

**Care coaches:** Having to care for relatives can be quite a shock. With our Care coaches, we would love to help you with this difficult task. Your coach gives you practical step-by-step instructions for you to complete a nursing course.

You can use the online coach 24/7 hassle-free where you provide the care at home. Find out more at: [kkh.de/pflegecoach](https://kkh.de/pflegecoach)

**Care pilot:** With our care pilot, you can quickly and easily find the right care service for you or your relatives. It provides all the information you need, including details on structure, prices and the addresses of the care facilities. Find out more at: [kkh.de/pflegelotse](https://kkh.de/pflegelotse)

**Online care seminars:** In our seminars, we give you a good overview of key topics in care and care insurance. Find out more at: [kkh.de/online-pflegeseminare](https://kkh.de/online-pflegeseminare)

**KKH care podcast:** Our podcast gives you answers to important questions about the right care for relatives. Find out more at: [kkh.de/podcast](https://kkh.de/podcast)

**Travel for policyholders who care for relatives:** Our partner Dr. Holiday offers preventive trips to our policyholders who care for relatives. These include health-promoting exercise or relaxation courses and offer an ideal setting for exchanging ideas with other carers. A free care seminar is also part of the programme. Find out more at: [kkh.de/reisewelten](https://kkh.de/reisewelten)



## Secure our benefits!

If you live healthily and actively do something for your health, you get twice the benefits with us.



### 2nd-dentist opinion:

We work with 2te-ZahnarztMeinung, the auction portal for dentures. This way you can compare different services for dental treatment from your region. This can save you up to 56 per cent of your own contribution. Find out more at: [kkh.de/zweite-zahnarztmeinung](https://kkh.de/zweite-zahnarztmeinung)

**Preventive dental care and treatment:** Health starts in the mouth! To keep your teeth healthy in the long term, we cover the costs of all preventive dental examinations and treatments that are prescribed by law. Under certain conditions, you also receive subsidies for implants and inlays. Find out more at: [kkh.de/zahnvorsorge](https://kkh.de/zahnvorsorge)

**biodentis:** Whether you need a crown, partial crown, bridge or inlay, through our cooperation partner, biodentis GmbH, our policyholders can obtain high-quality dentures at special rates. Needless to say, they are made exclusively in Germany and come with a six-year guarantee. Find out more at: [kkh.de/biodentis](https://kkh.de/biodentis)

**Retainers:** After orthodontic treatment, your teeth may move back. To prevent this from happening, we contribute to the costs of a fixed lower jaw retainer. We also subsidise possible repairs during ongoing treatment. Find out more at: [kkh.de/retainer](https://kkh.de/retainer)

### Selective tariffs

Live health-consciously and save cash: our selective tariffs make this possible. You obviously have comprehensive cover in case you do fall ill. Find out more at: [kkh.de/wahltarife](https://kkh.de/wahltarife)

### Health insurance for self-employed workers:

Are you self-employed? If so, you can always take out voluntary insurance with us. We help you with all the formalities and offer you top-quality services that suit your individual situation. That way, you can focus on your self-employment. Find out more at: [kkh.de/selbststaendige](https://kkh.de/selbststaendige)

### Sickness benefit tariff for

**self-employed workers:** a safe bet if you fall ill and your income stops because of it

**Vital-Tarif:** You receive a bonus of up to €100 a year if you avoid being hospitalised.

Over  
1,6 million  
policyholders

already use  
our comprehensive  
services.





# We are here for you!

Whatever your health goal may be, with our services, you will get there safely.

In our 100+ service centres across the country, we are there for you personally. Your questions will be answered by our competent staff in your regional centre by phone on **+49 511 80684 9303** or by email at **english@kkh.de** – on an individual basis.

Together we will find out which services best suit you: Just give us a call at any time. We are also available online for you 24/7. In Meine KKH at **kkh.de/meinekkh** you can do a number of things yourself anywhere and at any time.

You can also find all the information you need about our services at: **kkh.de/english**

## Satisfied with our service? It pays off if you recommend us!

81 per cent\* of our policyholders would recommend us to their friends and people they know: For each new member, we reward you with €25. Simply recommend us at **kkh.de/empfehlen** or scan the QR code.

\*Results of the 2020 KKH customer satisfaction survey



- Regional centres** for qualified advice by email and phone
- Service points** for individual and personal advice on the ground



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