



**Hard at work –
for your health**

Staying healthy is hard work – we are happy to help

Strictly speaking, hardly anyone has just one job. Your everyday working life is made up of a lot of jobs – all of which are “urgent”. For many people, the day often begins with the first email before work – and often ends very late with the last one. You are expected to show absolute commitment and to be available round the clock. This is very stressful and can really drain your energy.

Combining work with a healthy lifestyle has accordingly become quite a challenge. This is why the Techniker Krankenkasse (TK) offers you the best possible services for your circumstances. We put a whole range of health-related services at your disposal. We want you to get exactly the support you need and trust in most. See for yourself what we do.

Stay healthy with a click: TK-HealthCoach Our digital TK-HealthCoach never gets tired of looking after you. The TK's interactive online service provides round-the-clock coaching on stress, burnout, diabetes, diet, fitness, headaches and stopping smoking to help you reach your personal goals. Find more info at **tk.de**, search number 2023460.

Prevention is better than cure: our health courses With more than 100,000 quality-controlled courses all over the country, we help you keep fit and active. We help you choose the right course and also pay some of the costs if the course is certified. You can find an overview of all courses at **tk.de**, search number 2023138.

Before it's too late: our burnout prevention Tired? Exhausted? “Burnout”, which can result from stress, has many symptoms. You must take these warning signs seriously. Our burnout prevention program helps you find a balance between your work and personal life.



The TK for
people in work

We work hard to make sure everything goes right

Looking ahead: the TK reminder service Preventive measures and screening ensure that diseases can be diagnosed and treated at an early stage. The TK makes it easy for you to remember these important appointments. If required, we will send you free reminders of the tests you are due for. These include:

- Health check-ups
- Cancer screening
- Skin cancer screening
- Dental check-ups
- Check-ups for children and young people

You can find out more about the TK's reminder service at **tk.de, search number 2018440**.

Save time and energy: we make doctor's appointments for you It isn't always easy to get an appointment with a family doctor or specialist, and it can also take up a lot of time. This is why we offer our members a TK-AppointmentService to make you an appointment with your doctor. You can find out more about our TK-AppointmentService at **tk.de, search number 2009696**.

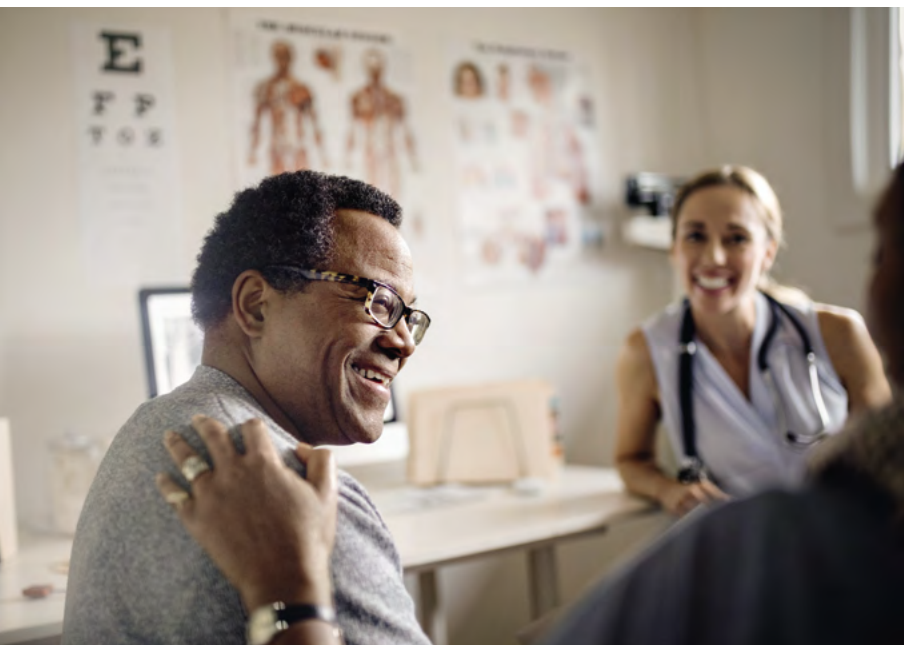
Click and go – TK-MediGuide Are you looking for a doctor near you, or do you want to make an appointment online? Our free portal is the quickest, easiest way to find an expert who can deal with your symptoms. All resident doctors, dentists and psychotherapists can be found using the search function. You can even conveniently book an appointment online if the practice is participating in this program. You can also find out about special services offered by the TK in cooperation with doctors and clinics. Learn more about our TK-MediGuide: **tk.de, search number 2020994**.

Problems often show up at night. So does TK-MediCall Whenever it's urgent: if you need to know about a health issue, just call TK-MediCall. Here you can reach one of more than 100 specialists round the clock, no matter whether you need a doctor or a dentist. He or she will answer questions about:

- diseases and their symptoms
- examinations and treatments
- medicines and their effects
- surgical procedures

You can find out more about TK-MediCall at **tk.de, search number 2009666**.

Getting under your skin: skin cancer screening More and more young people are developing skin cancer. Men and women can therefore see one of the TK's contract dermatologists (skin doctors) for skin cancer screening. TK members aged just 20 and over (statutory requirement 35 and over) can see a dermatologist for this service every 24 months. More information is available at **tk.de, search number 2019070**.



Belly. Bottom. Bonus points!

It doesn't matter how you work up a sweat: the TK rewards anyone who shows commitment to their health. Our TK bonus program doesn't just motivate you with money, but also offers you lots of extras for an even healthier life. Taking part is easy – just use the TK app or go to tk.de and log in to the protected area "My TK".

Your health pays off: with our TK bonus program Each health measure offers a certain number of points. This is our way of rewarding activities that promote a health-conscious lifestyle. Some ways in which you can score points are:


- Active membership of a sports club/gym
- Quality-controlled health courses
- Preventive check-ups

Once you have reached just 1,000 points, you can decide whether to have your bonus paid out in cash or transferred to your TK health dividend.

TK health dividends You can reinvest your TK health dividend in your health, for example by using it to purchase a new fitness tracker. In this case, you receive a health bonus which is worth double the payout. This means that participation in the TK bonus program actually pays off twice over. Go to tk.de, search number **2024580** to find out more about how our bonus program works.

On your marks: sports medicine check-ups Do you want to take up sport? Or are you getting started again after a lengthy break? We offer you a sports medicine check-up to help you get ready. This check-up tests how fit you are and finds out what kind of training best suits your personal fitness level. This will help minimise health risks so that you can achieve sporting goals in a healthy manner. Go to tk.de, search number **2009848** to find out more.





We want to make sure that you always get exactly the support you trust in most. This is why we offer you alternative healing methods as well as conventional medicine.

The power of nature has a positive impact – also with TK

We want to make sure that you get exactly the support you need and trust in most. This is why we offer you alternative healing methods as well as conventional medicine.

Go holistic: with homoeopathy The TK will pay the costs of homoeopathic treatment by qualified doctors for 24 months. More information is available at tk.de, search number 2002136

Hands that can help: osteopathy This holistic form of manual therapy is greatly valued as a complement to conventional medicine. The TK will bear part of the cost provided certain conditions are met. You can find out more about osteopathy at tk.de, search number 2001098.

Straight to the point: acupuncture The positive effect of Chinese medicine has been scientifically established. If

you are insured with the TK and have chronic knee or back pain, the TK will pay for you to have acupuncture treatments. You will find more detailed information at tk.de, search number 2016260.

Gently does it: with natural remedies Has your doctor given you a prescription for an alternative remedy? The TK reimburses the costs of alternative remedies prescribed by a doctor to a maximum of 100 Euros per calendar year for each insured person aged 12 and over. This applies to remedies from the following groups:

Plant remedies These are made of healing plants or their active ingredients.

Anthroposophic remedies These remedies are made of natural substances and used in accordance with anthroposophic teachings.

Homoeopathic remedies These work on the premise that an ingredient that causes symptoms in healthy people if administered in high doses will cure these symptoms if administered in low doses.

More information is available at tk.de, search number 2002554.

Up and away? No problem!

People who work hard also need a break now and then! The services offered by the TK make sure not only that you can relax on holiday, but also that you will feel protected and safe on business trips.

Bitten by the travel bug? Only before your holiday! It goes without saying that holidays are the best time of year. Cheap flights have made remote destinations more accessible than ever before. Whether Africa, Asia or the Caribbean: the TK offers more services than legally required in order to make sure you stay healthy during your trip. It bears the costs of all essential vaccinations and malaria prophylactics, excluding the statutory contribution for the vaccine and/or medication if applicable. You will find important information about travel vaccinations at **tk.de, search number 2007724**.

First choice for long-distance calls: TK-TravelMediCall The better prepared you are, the more carefree your holiday will be. The TK has a team of doctors trained in travel medicine and tropical medicine who can help you with your travel planning – for example with advice on what to pack in your first-aid kit. They will of course also provide important information in the event of an emergency while you are abroad. Whether you are travelling for business or leisure – TK-TravelMediCall is available round the clock, 365 days a year. You will find more information at **tk.de, search number 2001348**.

Healthy upgrade: with supplementary insurance plans Whether you are travelling through Europe or further afield – it's always a good idea to get travel health insurance cover. The TK's Traveller tariff allows you to travel in safety for up to eight weeks. The supplementary insurance tariff TravelXL is the right choice if you plan to be abroad for up to 365 days. In both cases, you are optimally insured by our partner Envivas Krankenversicherung AG – all over the world. You can find out more about both tariffs at **tk.de, search number 2022276**.

Know your way around: with the TK-EuropeService On holiday and feeling ill? If you are in Europe, you can get medical attention by presenting the European Health Insurance Card (EHIC) on the back of your TK health card – just as if you were insured in the country where you are currently staying. However, it is often the case that fewer services are provided than in Germany. The TK has therefore concluded contracts with selected clinics and medical practices in many European holiday regions to provide medical care in the event of acute illness and emergency. Just present your TK health card. The clinic will check your benefit entitlement and invoice its services to us directly. You will find participating clinics at **tk.de, search number 2009782**.



Health at a click: our digital services

Need to save time? Nothing easier

We love technological progress. This is why we offer apps designed to enhance your everyday digital life with useful innovations.

At your fingertips – the TK app

You can deal with a lot of your health insurance matters directly from your smartphone: collect bonus points, send in your sick notes, use our fitness

programme with access to the Apple Health app or Google Fit, or check your personal medical prescriptions from the last three years.

Tracks against tinnitus – Tinnitracks app

This innovative smartphone app filters your individual tinnitus frequency out of your favourite music, helping get rid of the maddening ringing in your ears. Thanks to the TinniTracks smartphone app, the TK is the first health insurance provider to offer an innovative treatment for people who are tormented by ringing or buzzing in their ears.

Not a headache – the migraine app

The migraine app is a simple way for you to record symptoms so that your doctor can treat them more easily and effectively. The nationwide search function makes it easier for you to find a pain specialist, and the app also helps you get your pain under control with progressive muscle relaxation and useful tips from our expert chat.

A nose for pollen – the TK allergy app “Hustebäume”

This app provides information throughout the pollen season for people with allergies, helping you cope better with your everyday life. Use your personal pollen forecast with location pinpointing to avoid the slumps caused by allergies.

The key to your sick note – information on your ICD diagnosis

What do abbreviations like “K52.9” mean on your sick note? In order to protect your privacy, your doctor encrypts your diagnosis using a code made up of numbers and letters known as the ICD. If you enter this code into the app, you will get an explanation which can easily be understood by laypeople.

You will find an overview of all apps at **tk.de, search number 2000212**.



Always on the ball wherever you
are – with the TK’s clever apps



Good to know!

Good reason to smile

You can cut your personal contribution by taking out supplementary dental insurance with Envivas: with the ZahnFlex tariff, you can increase the cover provided by the TK to up to 100 percent of the invoice amount for dental prostheses, implants and plastic fillings. You also receive benefits for dental check-ups, root treatment and periodontal treatment

A good relaxation technique: enhancing your insurance cover

More is less: private supplementary insurance As a member of the TK, you have the very best health insurance cover. This is not only because the TK offers you individual service and extensive benefits; you also profit from private benefits that reduce the cost of certain treatments. In cooperation with the TK, Envivas Krankenversicherung AG has developed a range of private supplementary tariffs which are the perfect addition to your TK insurance cover, for example supplementary dental insurance. Go to **tk.de**, search number **2008436** to find information about the supplementary insurance plans offered by Envivas.

Use your right to choose It's always good to have a choice. The TK therefore offers you various optional tariffs with which you can adapt your insurance cover to your personal needs. Example:

TK-Tarif Traveller This optional tariff with deductible offers an attractive travel package comprising health insurance cover for foreign travel with our partner Envivas Krankenversicherung AG and numerous assistance services. The best thing about this tariff: the entire travel protection package is free. All you pay is a small contribution for one or two specific TK services, as and when you make use of them. Find out more at **tk.de**, search number **2010386**.



Father, mother, child – and the TK

Whether you're a large family or a single parent: the TK has any number of services and offers available to support the health and well-being of your nearest and dearest. Particularly for babies and their parents. From pregnancy to birth and beyond.

For a positive feeling: “Enjoying Your Pregnancy” Are you expecting a baby? Congratulations! However, parents-to-be often have a lot of worries. Is our child healthy? What's the best way to give birth? “Enjoying Your Pregnancy” is our special service which will accompany you through this exciting time, with lots of useful information right from the first month of pregnancy so you can look forward to the birth without worrying. Find out more at tk.de, search number 2003574.

On request. On call: your midwife Do you want to have your trusted midwife by your side during the birth? As a TK member, you can arrange to have your licensed freelance midwife constantly on call around the end of your pregnancy. We will reimburse the additional costs up to a maximum of 250 euros. You will find more information at tk.de, search number 2007806.

More benefits than prescribed The TK offers extra examinations to close the gaps between the paediatric check-ups normally available to children and adolescents:

- U10 (7 to 8 years)
- U11 (9 to 10 years)
- J2 (16 to 17 years)

Go to tk.de, search number 2008052 for more information.

A needle-sharp argument: vaccination against HPV The Robert Koch Institute's Standing Committee on Vaccination (STIKO) recommends vaccination against the Human Papilloma Virus (HPV) for all girls and boys aged between nine and 14. Any vaccinations missed should be administered before their 18th birthday. The TK also reimburses the costs of the vaccination – minus the extra payment for the vaccine – for men and women from age 18 up until the day before their 27th birthday. You will find more important information about this topic at tk.de, search number 2024424.

The right connection: TK-Family MediCall Almost all parents have one thing in common: they don't have an answer to everything when it comes to the health of babies, children or adolescents. But the TK-FamilyMediCall team does. This team is made up of experienced paediatricians, child psychologists and other doctors who will answer your questions at any time of the day or night.

Statutory health insurance vs. private health insurance

If you were previously covered by private health insurance, you'll find a number of advantages only statutory health insurance can provide. Check out what it will do for you.

The choice is yours Decide for yourself which of the TK's 150.000 contract doctors, dentists and hospitals are right for you.

Billing by TK health card Unlike with private insurance, contract doctors bill the costs of treatment received by TK members with us directly using the TK health card. An extra payment may be necessary depending on the type of service.

Free family insurance Children, spouses and civil partners as defined in the Lebenspartnerschaftsgesetz (German law on civil partnerships) can be insured with the TK free of charge provided certain conditions are met. Except for sickness benefit, they will have access to the same services as you. You can get more information at tk.de or by calling **040 460 66 10 30** (Mondays to Thursday from 8 am to 6 pm and Fridays from 8 am to 4 pm).

Bonus for dental prostheses If you require dental prostheses, the amount paid by the TK depends on whether you went for regular annual check-ups. In future, these will be documented in the bonus booklet available from your dentist. If you need dental prostheses, send us the bonus booklet and cost plan before your treatment begins.

Safe travels The European Health Insurance Card (EHIC) on the back of your TK health card entitles you to medically necessary treatment in all EU member states – the same applies in countries with which a treaty has been signed provided you present proof of your entitlement.

Private treatment You can also choose to have your treatment costs reimbursed instead of having them billed through your TK health card. In this situation, you pay the costs yourself as before and send us an invoice. However, we only reimburse services that can also be billed through the TK health card. As private medical treatments often cost more, you are taking a great financial risk.

Contribution payments As an employee, your employer deducts your contributions and sends them straight to the TK. Other members pay the contributions themselves. You will receive due information when your insurance begins.

TK services We make sure that you always receive optimum care, for example:

- Medical treatment
- Medication and dressings
- Home nursing care
- Therapy and aids
- Sickness benefit
- Hospital treatment
- Preventive screening
- Dental treatment
- Dental prostheses

Additional services

- Available round the clock, 365 days a year on **0800 285 85 85** (free of charge from anywhere in Germany)
- Bonus programs
- Supplementary insurance plans offered by our contract partners
- TK-MediCall – telephone info service for all health-related questions
- TK-TravelMediCall – advice before and during your trip
- Individual services and detailed information at tk.de
- Apps for iPhones and Android smartphones

You are responsible for paying the costs of services that go beyond what is medically necessary and are not billed through your TK health card. Your doctor or therapist must give you information about these costs beforehand.





Saving the best for last

Our outstanding work proves that we are really always committed to you.

FOCUS-MONEY: giving and getting the best FOCUS-MONEY has ranked the TK as the best public health insurance company in Germany for the fourteenth time in a row. Hardly surprising, then, that more than 14,000 doctors and dentists recommend us.

DFSI: always one step ahead As part of the study “Corporate Quality of Statutory Health Insurance Providers” conducted in 2019, the Deutsche Finanz-Service Institut (DFSI) comprehensively analysed and evaluated data on the financial strength, benefits and customer service of numerous statutory health insurance providers.

The TK scored 90 points out of 100, putting it in first place for the 9th time in a row. This year, it was the only one of the 73 statutory health insurance providers included in the study to

be awarded the top grade “Excellent” (AAA). The TK’s benefits and customer service were both rated “Very Good”, while its financial strength was rated “Excellent”.

€uro: optimally covered – right from the start Choosing a health insurance provider is an important decision when you are just starting out on your career. We are therefore delighted to offer some of the best services for career starters – this has yet again been confirmed by the annual customer group test performed by the magazine €uro.

TÜV: excellent service The TÜV SÜD seal proves that we do everything in our power to keep our customers happy.

You will find an overview of all our awards and seals of quality at **tk.de**, search number **2023578**.

We are here for you

You can reach the TK-ServiceTeam 24 hours a day,
365 days a year:

Tel. 040 - 460 66 23 00

Internet You will find detailed information about our services for employees at **tk.de**. A large part of the information and services on the website are currently only available in German. However, we are working on increasing their availability in English.

You can also visit us at:

