

WELL TAKEN CARE OF
IN EVERY ...

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STRONG
PERFORMANCE –
ALL LIFE LONG

 **IKK** Südwest



HERE FOR YOU IN EVERY SITUATION

Couch potato or fitness freak? Gourmet or fast food fan? Or perhaps a little bit of both? No two people are alike, so there is no one-fits-all solution – especially when it comes to health. What there is, however, is a health insurance fund that offers fantastic support in every situation – IKK Südwest.

Our products and services support our policyholders throughout their lives. We offer students and apprentices the security they need. We ensure that expectant mothers always feel well advised, and provide young parents with comprehensive services for the whole family. We develop innovative ideas for professionals and help employers keep their employees healthy.

Do you want to take advantage of top products and services in the future that go far beyond the standard offering from statutory health insurance providers? Then IKK Südwest is the perfect partner for you.



SIMPLY HEALTHY

As a modern health insurance fund, we develop un-bureaucratic, uncomplicated solutions. Our customer advice is usefully supplemented with online services that are tailored to you and your needs. We also offer you digital assistants to boost patient competence and safety, allowing you to manage your health more quickly and in a more personalised way.

LOCALLY AVAILABLE

Just like our policyholders, we are based in the region: we are on hand to provide you with personal assistance at our customer centres in Saarland, Rhineland-Palatinate and Hesse. Here, you can clarify questions and issues directly with our customer advisors, as after all, there are many health-related situations that people prefer to discuss face to face.

SERVICES WITH PERSONALITY

There is no magic recipe for health. Our services are individually tailored in a wide variety of ways to suit our policyholders' different life circumstances. We offer support in every situation with products and services that suit them.

HEALTH THAT SUITS YOU

Our top services ...

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A close-up photograph of a man with a beard holding a pregnant woman's hand. The woman is holding a white pregnancy test with a purple cap, which shows two red lines, indicating a positive result. The man is smiling and looking at the woman. The background is softly blurred.

PREGNANCY AND BIRTH

Special services for exciting times

All family planning is the beginning of something big, so parents need a healthcare partner that offers security from day one. IKK Südwest will also continue to assist you during this exciting time and support you with high-performance services.

- + We cover the costs of various **medical check-ups** such as a nuchal translucency scan or additional ultrasound examinations, as well as of **mono-preparations and combined preparations** containing the active ingredients iron, magnesium or folic acid, up to a total of **€150** per pregnancy. **22272**
- + To ensure that parents have the best possible support when the time finally comes, we refund the costs of a **midwife on-call service** for each pregnancy up to a total of **€250**. **12565**

- + And no-one is left behind when it comes to **antenatal classes**: we also cover course costs for partners or close personal chaperones of IKK-insured pregnant individuals, in accordance with the current scale of fees. **2840**
- + Good luck often does not just happen on its own: if a natural pregnancy is not an option, there are various **artificial insemination** solutions that can support natural conception. As well as paying the statutory allowance of **50%** of all costs involved with the treatment plan, we also cover the remaining **50%** up to a maximum of **€1,000** per attempt if both spouses are insured with IKK Südwest. **311**

CHILDREN AND YOUNG PEOPLE

Big services for small explorers

There are few things that concern parents so much as the health of their children. We absolutely understand this, so we offer particular security during this stage of life – in the form of a wide variety of options for prevention and early diagnosis.

- + So that parents can keep a constant eye on their child's health, we cover the costs of the non-statutory **U10, U11 and J2 health check-ups for children and young people** up to **€50** per check-up. **354**
- + **Vaccinations** offer vital protection against dangerous diseases. In addition to the statutory range of services, we also reimburse other **vaccinations**, e.g. for **human papillomavirus (HPV)** and **tick-borne encephalitis (TBE)**. **336**

- + For babies and small children under four who have insurance with us, we support **early diagnosis of amblyopia (lazy eye) and squints** up to **€30. 2274**

- + **Sealing the premolars** can significantly reduce the risk of tooth decay. We cover the costs of this for insured children aged five to thirteen once a calendar year, up to **€50. 276**

Want to find out more about a particular service? No problem: just enter the grey number code by the relevant service in the search box at **www.ikk-suedwest.de** for more information (available in German only).



STAYING HEALTHY

Improve your fitness for now and the future

Comprehensive prevention is often the best medicine. Our preventative services make this very easy: we help you stay healthy and avoid illness and disease.

- + Our comprehensive preventative options support you throughout your life – and not just when you fall ill. **Health check-ups and ultrasound scans** funded up to **€30** round off our preventative medical services. **22274**
- + **The safety of prescribed medicines** is a key topic. We support you as a patient to ensure that you, your doctors and your pharmacist have a comprehensive overview of the medication you are taking. **327**
- + In our medical **nutritional consulting**, we work with you to create a balanced diet and help you enjoy delicious, healthy food. This is offered at a discount of **80%**. **1001**
- + Getting involved in sport is great, but sometimes it is worth having a **sports medicine examination** in advance to minimise pre-existing conditions or health risks. We cover this up to **€70** per calendar year. **22274**
- + The most common cause of backache is weak muscles. We therefore offer a grant of **€150** and support you with **medical back exercises** that help you achieve your optimum level of personal strength. **999**
- + With **workplace health promotion**, we prevent illness in the workplace, boost health potential and help you stay fit and healthy. **ikk-jobaktiv.de**
- + **Vaccinations** are some of the most effective measures to protect against infectious diseases. We cover the costs of all vaccinations recommended by STIKO and also subsidise medical travel vaccinations up to a total of **€150** per year. **336**
- + In terms of **alternative medicine**, each calendar year we cover up to five homeopathy and other natural medicine sessions and a total of up to five osteopathy / chiropractic therapy sessions up to **€30** per session. **22270**
- + We cover the costs of a **professional tooth cleaning** once per calendar year, up to **€50**. This ensures optimum care for your teeth. **276**

- + A comprehensive **dental consultation** is just as important as regular visits to the dentist. You can therefore get answers to all of your dental health questions by calling our free **hotline on 0800/1 299 999* 1767**
- + Do you want to attend a suitable **health and prevention course**? We will cover up to two courses a year at up to **€75** per course, provided that the **course programme** meets our quality requirements. **997**
- + Treat yourself to a break in the most beautiful regions of Germany and neighbouring countries with **IKK Balance** and enjoy an individual programme covering exercise, relaxation and nutrition. **994**
- + Fans of **short and wellness trips** can benefit from attractive travel arrangements via our partner AKON Aktivkonzept, with savings of up to **€200** per person. You can register and book easily online. **8611**



* Please note that the hotline can only be reached from a German mobile or landline.

GETTING HEALTHY

Advice and service when you need it

We provide you with personal advice and services that are tailored to your particular situation. We offer convenient, simple services and expertise that you can count on.

⊕ Medical decisions and orthopaedic procedures can have long-term effects. We therefore offer the option of a getting free medical **second opinion** from selected specialists to ensure that you find the best treatment for you. **4494**

⊕ For people who live with children aged up to thirteen but are no longer able to complete their own household tasks or look after their children as a result of illness, we provide **domestic help** that goes beyond the statutory obligations. **346**

⊕ We cover the costs of all necessary **remedies and aids** prescribed by a doctor. These include bandages, walking aids, hearing aids and wheelchairs, as well as medical services such as massages, physiotherapy and ergotherapy. Aids **13703**, remedies **344**



HEALTHY TRAVEL

Well insured abroad

If you are travelling abroad to enjoy a little freedom and embark on a new adventure, we ensure that you head off with peace of mind. Our health services for out and about ensure that you are well looked-after even when out of the country.

- + When visiting warm, tropical countries in particular, there is a danger of contracting a contagious disease. As a precautionary measure to protect your health, in addition to the statutory range of services we also cover the cost of medically necessary **travel vaccinations** up to **€150** per calendar year. **11318**
- + Ill on holiday? It can get expensive. With our unique **IKK TravelFit** travel bonus programme, we offer you **travel health insurance** for maximum protection – exclusive and free of charge. **11312**



DIGITAL HEALTH

Products and services conveniently available online



There are lots of things that you can now do quickly and easily online – including much related to your health. By deploying digital healthcare options and services, we are taking advantage of new and innovative ways to further improve your healthcare provision.

- + We offer our policyholders the ability to make use of a wide range of selected **digital healthcare options** for various health needs. We cover the associated costs – **in full** without any contribution from you. **17404**
- + Our **IKK Südwest app** allows you to get things done from the comfort of your home. The app is available from Apple or Google Store. Register quickly and easily and enjoy numerous benefits. **30616**

CARE

Support even in difficult times

If someone is in need of care, whether due to old age, illness or an accident, this places a great burden on the person affected and their family. We understand this completely, so we offer our policyholders optimum assistance and support during this difficult time of life.

- + With our **digital courses** covering a variety of fields of care, we support your responsible activities with valuable tips, important information and personal advice from experts. **14249**

- + Our **IKK care guide and hotline** help you find suitable support for your relatives in need of care. Our free **IKK care hotline on 0800/1 29 01 29*** offers assistance with finding a suitable out-patient or in-patient care facility. You can also find help on the free information portal **www.pflegelotse.de. 280**



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BONUS PROGRAMMES

That special something for your health

We reward anyone who displays health-conscious behaviour or is prepared to actively do something to boost their health. Our policyholders can benefit from our bonus programmes in a variety of ways.

- + Policyholders who can prove two healthy practices receive a one-off **active bonus** of **€60**. These include statutory measures such as dental care, as well as private health-conscious measures such as an active gym membership. **921**
- + Anyone who attends a health course, registers for a gym or undergoes a medical check-up or similar activity will receive a **health bonus** of €10 for each action – up to **€60** per year. If you credit the bonus to other health services, you will be reimbursed up to **€120**. **992**



SERVICE

Here whenever you need us

Health does not follow a set pattern. As a result, our policyholders will never receive off-the-peg answers, but instead personal advice on health topics that are relevant to them.

- + In the event of a suspected **treatment error**, we initially recommend having a personal chat with your doctor. If your suspicions are not allayed by this, please contact us. **246**
- + Our free **IKK medicine hotline on 0800/0 133 000*** offers you **medical advice** on treatment options, symptoms, preventative measures, and practical answers to general health questions. **188**
- + The experienced staff manning our **free service hotline** offer skilled, quick, fuss-free help with all your questions and wishes relating to your health insurance. **1425**
- + Our free newsletter service **'Familie Plus'** helps you manage all of your appointments. As well as providing reminders about upcoming examinations or booster vaccinations, this also keeps you updated on exciting topics and articles relevant to your current stage of life. **8562**

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RIGHT WHERE YOU ARE - YOUR IKK SÜDWEST

Just like our policyholders, we are based in the region: we are on hand to provide you with personal assistance at our 21 customer centres in Hesse, Rhineland-Palatinate and Saarland as well as at our healthcare factories. Further information, such as the opening hours of your personal customer centre or the healthcare factories, can be found on our website at www.ikk-suedwest.de.



ARE YOU USING
OUR FREE APP?



Find your personal customer advisor here
www.ikk-suedwest.de, web code 2383



SWITCH ONLINE QUICKLY AND EASILY!

www.ikk-suedwest.de



To change health insurance providers, you no longer need to cancel with your existing health insurance fund. We simply need you to fill out the statement of membership, and we will take care of terminating your previous health insurance. The notice period is still two months from the end of the month. If you are changing employer, you can join us as a member immediately: just name IKK Südwest as your health insurance fund for your new employer. Further information, including the statement of membership, can be found at www.ikk-suedwest.de using **web code 268**.

**WE ARE ALWAYS
HERE FOR YOU**

Your personal customer advisor will offer you skilled, quick, fuss-free help with all your questions and wishes relating to your health insurance.

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These regulations may differ, e.g. as a result of legislative changes. Up-to-date information is available online, from your personal customer advisor, or from an IKK Südwest customer centre.