

Because caring
doesn't start
with being ill.

Welcome to BKK Pfalz!



By your side from your first baby steps ...

Excellent customer service and outstanding benefits: for us, care doesn't just start when you're ill! We do more for your health – and are there for you with many extra services.

It all comes back to our focus on high-quality service. Our customer care guarantee is there so you always have a good experience when talking to our advisors. And we make it a priority to process your requests quickly.

Read on and have a look at our website to see why BKK Pfalz is the best health insurance company for you.

Welcome to the BKK Pfalz family,

Andreas Lenz

Chairman of BKK Pfalz.

James explains: Our services for you – individually tailored, in digital dialogue.
www.bkkpfalz.de/james-explains/services-for-you.





... all the way
into retirement
and beyond.

From school, to apprenticeships and higher education.

We've got you covered with:

- Promoting good health – up to 300 euros additional cover per year for courses and therapies.
- Homeopathy on your health smart card.
- Professional teeth cleaning: annual entitlement of 50 euros for professional teeth cleaning at a dentist of your choice.
- Skin cancer screening from the age of 15.
- Free access to online coaches specialising in running, nutrition and much more.
- Generous vaccination expenses for travel abroad.
- Digital office – service around the clock.



A pregnant woman with long brown hair is sitting on a grey sofa, smiling at the camera. She is wearing a blue t-shirt with white polka dots and white pants. Her hands are resting on her pregnant belly. The background shows a modern living room with framed art and indoor plants.

For the things that matter most!

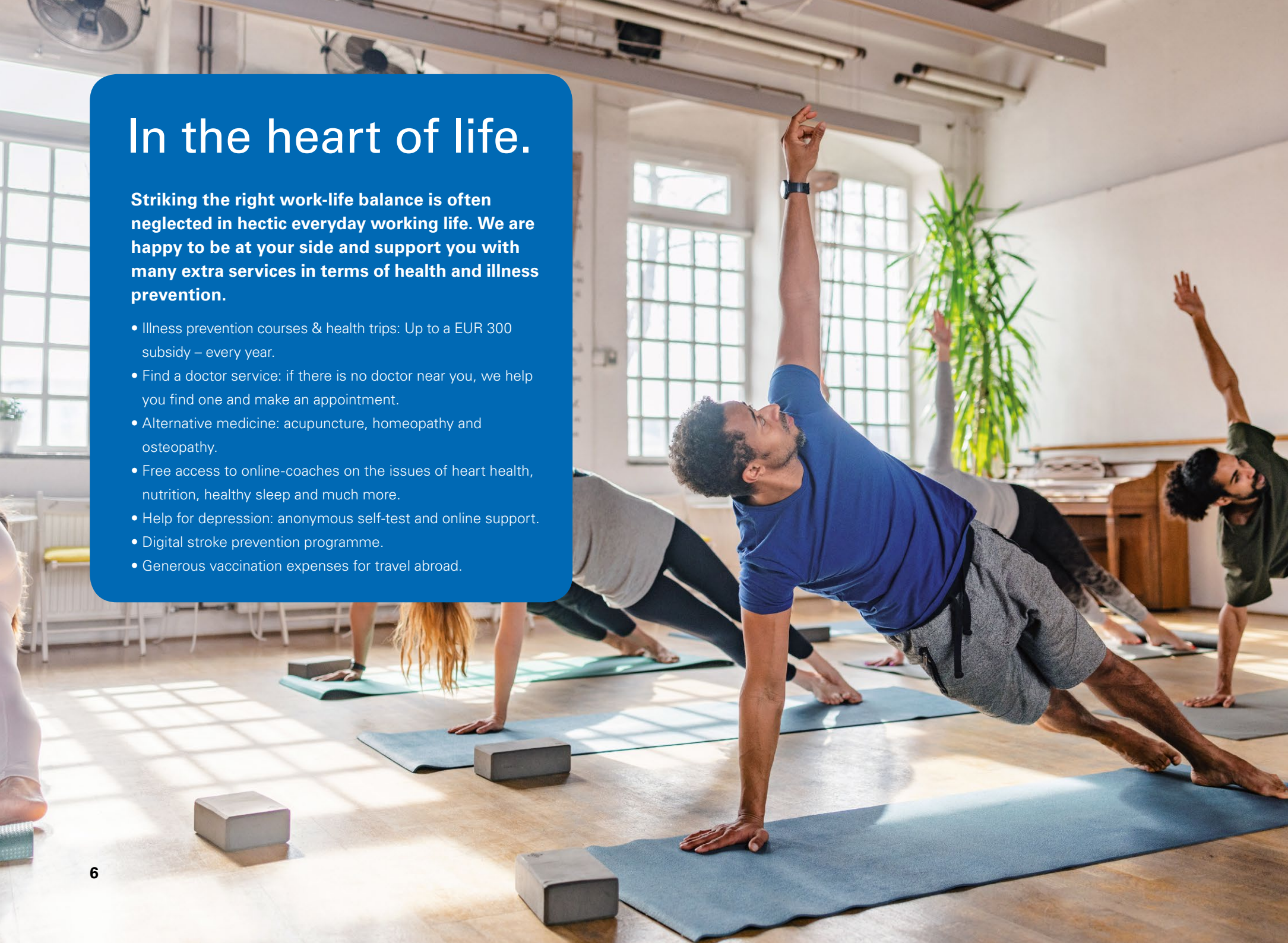
Let's make your family life healthy and secure.

- Doc around the clock: medical advice for all the family any time, day or night.
- Alternative healing methods such as homoeopathy and osteopathy.
- Let's have a baby: improved performance with IVF.
- Premium healthcare in pregnancy – many additional services for expectant mothers.
- Online midwife advice service.
- Free access to online coaches specialising in children's health.
- Free family insurance.
- Strong Kids: premium preventative healthcare for your offspring.
- Meningococcal B – we cover the vaccination costs.
- Online skin check – specialist assessment and treatment recommendation within 48 hours.

In the heart of life.

Striking the right work-life balance is often neglected in hectic everyday working life. We are happy to be at your side and support you with many extra services in terms of health and illness prevention.

- Illness prevention courses & health trips: Up to a EUR 300 subsidy – every year.
- Find a doctor service: if there is no doctor near you, we help you find one and make an appointment.
- Alternative medicine: acupuncture, homeopathy and osteopathy.
- Free access to online-coaches on the issues of heart health, nutrition, healthy sleep and much more.
- Help for depression: anonymous self-test and online support.
- Digital stroke prevention programme.
- Generous vaccination expenses for travel abroad.





Retirement and beyond.

Whether you want to regain your fitness level or just maintain it, we provide comprehensive cover that has all the support you need as you get older.

- Promoting good health – up to 300 euros per year.
- Find a doctor/hospital/healthcare provider service at www.bkkpfalz.de.
- Online care courses – information for care at home.
- Medical advice around the clock.
- Digital advice assistant on all care services – in digital dialogue, adapted to the individual situation.
- Digital training for back and knee pain.
- Independent living aids: individual consultation and quality care.
- BKK Pfalz hospital care representatives: we have experts on hand to offer you help and advice when you need a friendly face the most.
- Free dentures: routine dental care at participating dentists free of charge.
- Wanderfit – a BKK Pfalz initiative for preventative healthcare in the open air with a range of services at www.wanderfit.de.

The BKK Pfalz health reward – it pays to be healthy!

We reward your healthy lifestyle!

Do you attend regular preventative healthcare checkups? Or are you a member of a sports club or gym? Then, from the very first step you take towards better health, take advantage of the attractive cash rewards offered by our schemes **GrowingHealthy** for children and young people, and **StayingHealthy** for adults. We offer a simple 20 euros payment for each action taken appropriate to age. Join in!



Walking is healthy!

As experts in health and preventative healthcare, we decided to launch the Wanderfit initiative. On our Wanderfit website you'll find:

- Walking for health courses: free for BKK Pfalz customers.
- Stunning routes for beginners, advanced walkers, families with pushchairs, wheelchairs...
- Walking for particular aspects of health (relaxation, recovery, knee problems, proper equipment and much more).
- Tips and ideas to encourage walking: from geocaching to themed walks.
- Wanderfit app.
- Wanderfit events calendar.
- Wandemar – our digital hiking guide.
- Health bonus: 20 euros bonus for the DWV walking badge (Please note: DWV = Deutscher Wanderverband/German Ramblers' Association).

www.wanderfit.de
wanderfit
Eine Initiative der BKK Pfalz

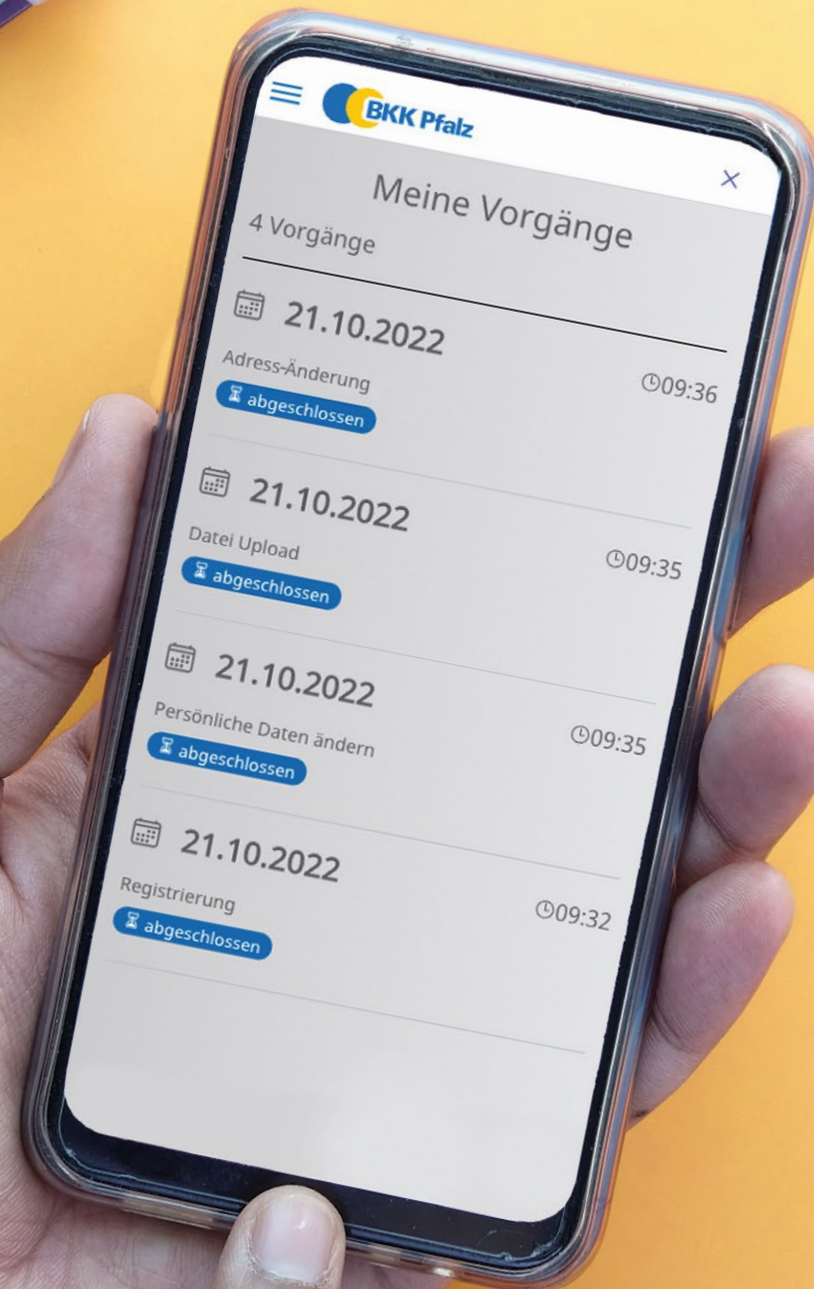
Get fit:
www.wanderfit.de



Take care of everything – whenever it suits you in the digital office!

Our “Meine BKK Pfalz” digital office offers many pleasant advantages that save time and paper:

- Upload photos, sick notes or other documents.
- Submit invoices, bonus sheets, etc.
- Modify personal data.
- Submit applications.
- Receive mail digitally without annoying paperwork.
- Have an overview of all your processes at all times.
- Also available as an app.



A photograph of a man with a beard and a young child. The man is smiling and holding the child, who is kissing him on the cheek. They are sitting at a wooden desk with a laptop and some papers. The background is a blurred indoor setting.

Digital offers for your health.

Use our free offers online whenever it suits best: practical, simple and wherever you are.

- James explains: Digital advice assistant on care benefits – from the first application to upgrades, adapted to your own personal situation.
- Online coaches on exercise heart, sleep, nutrition, child health and care.
- Midwife counselling via chat and telephone as well as video courses on pregnancy and birth.
- Digital help for psychological stress: Online programmes, digital therapies and more.
- Medical apps, e.g. for neurodermatitis, pain or back problems.
- Online course for back health: 8-week certified prevention course available at any time.
- Online services: Doctor, clinic, care finder, service calculator (e.g. maternity leave periods or co-payment for dentures), health and prevention manager for the whole family.

Our services from A to Z.

If you can't find what
you're looking for, just ask me:
www.bkkpfalz.de.



A **Acupuncture.**

Traditional Chinese medicine has proven to be very effective. We pay for acupuncture treatment for chronic knee and back problems if carried out by our approved doctors.

AktivPLUS health and fitness holidays.

Tailor-made healthcare schemes in various locations – from the seaside to the Alps. Your annual entitlement is up to 300 euros and can also be used by other family members insured with you.

B **BabyCare and HalloBaby.**

Premium healthcare provision for the prevention of premature births.

Becoming a member.

Becoming a member of BKK Pfalz couldn't be easier. Head on over to www.bkkpfalz.de/english and fill in the registration form to join today.

C **Care.**

We provide help and support in day-to-day care for patients and their families.

Care at home.

In addition to statutory, therapeutic care from qualified nurses, we provide you with general care and domestic help for up to 26 weeks.

Children in hospital.

If a child is hospitalised, we pay for his/her guardian (parent, relative or an individual of choice) to stay with them overnight. We pay a maximum of 45 euros per day for room costs directly to the hospital. If your child is under the age of seven, no application is necessary.

Convalescent care and rehabilitation.

We pay up to 13 euros per day for accommodation and meals during convalescent care. We also grant a daily allowance of 21 euros for -convalescent care for chronically ill children.

Customer magazine.

Every quarter you receive a free copy of our customer magazine, which is always jam-packed with the latest health information, healthy lifestyle suggestions as well as leisure tips and trends.

D **Depression.**

Frequent fatigue, listlessness or sadness can be symptoms of depression. If you ever feel like this, our first approach is to offer a self-test and online support, both of which are completely anonymous.

Digital advice assistant.

Digital advice assistant on all care services – in digital dialogue, adapted to your own personal situation.

Digital office – also as an app.

Upload sick notes, documents, invoices, etc. from the comfort of your own home and receive mail digitally, maintain an overview of processes and more.

Disease management programme (DMP).

BKK MedPlus treatment programmes are special healthcare packages that ensure chronically ill patients receive the best possible treatment. These disease management programmes are tailored to your health at the time.

Doc around the clock.

Qualified healthcare professionals are here for you 365 days a year, 24 hours a day (in German). Get answers to all your medical questions no matter what the time. Helpline for medical and medicine queries: 0800 589 11 57; Helpline for family medical queries: 0800 664 95 77.

Domestic help.

If you are no longer able to manage in your own home because of illness, we offer you help with cooking and household chores. This applies even if you don't have a child under the age of 12 living with you or if you already have care at home.

F Family insurance cover.

We are happy to welcome other members of your family who we will be pleased – wherever legally possible – to insure at no extra cost.

FamilyPLUS health and preventative care scheme.

We are always by your side – from the first ultrasound of your pregnancy all the way through to your later years. Our newsletter gives you all the information you need just at the right time.

Find a doctor service.

If there is no doctor near you, we help you find one and make you an appointment.

Free dentures.

We provide routine dental care including dentures free of charge at participating dentists.

G GrowingHealthy and StayingHealthy reward schemes.

Every year, we reward your commitment to your health with attractive cash bonuses of 20 euros per measure or activity undertaken, for adults and juniors. Join in the fun!

H Healthcare at your GP surgery.

You can opt to receive healthcare at your GP surgery. This means that your GP will oversee all stages of your treatment to avoid repeating examinations, having multiple prescriptions or incorrect medication.

Health finder.

Are you about to receive treatment or are you scheduled for surgery? Perhaps you are looking for a suitable doctor. Or maybe you need help choosing a nursing service. Our online health finder is here to answer your questions any time, day or night.

Homeopathy.

Homeopathy consultations, patient history taking (during the first and subsequent appointment), homeopathic analysis and remedy selection are all free of charge. To make sure you are not charged for this service, you must go to a homeopath who is part of our homeopathy scheme.

Hospital.

Our expert care representatives are on hand to offer you help and advice. We provide optimal care, improved outpatient aftercare and smooth transition to rehabilitation.

I International customer service.

We are here for you in a range of languages: www.bkkpfalz.de/services/international-customer-service.

L Let's have a baby.

From dreaming of a baby to the baby of your dreams: preventative healthcare and assisted reproduction.

M Midwife counselling.
Experienced midwives provide online advice and support everyday from 7 a.m. to 10 p.m.

N Neurodermatitis app Nia.
Digital help in everyday life, for children and adults.

O Online-Coaches.
Our coaches are available online to help you with a variety of different topics, from nutrition to heart health, children's health and running.

Osteopathy.
We subsidise your treatments with up to 120 euros per year.

P Patient file.
With the electronic patient record (ePA) you can actively and autonomously manage your health data and gain an insight into the billing of doctor's visits or medication prescriptions..

Preventative healthcare.
Your health insurance covers all the important check-ups you and your family need to stay fit and healthy.

Preventative healthcare schemes.
Your cover entitles you to up to 300 euros for preventative healthcare schemes, such as back therapy and training, aquajogging, hiking for health and nutritional counselling courses.

Professional teeth cleaning.
Annual entitlement of 50 euros for professional teeth cleaning by a dentist of your choice.

S Second opinion for spinal and joint operations.
Operations are often recommended for spinal and joint conditions. But we realise these are not procedures anyone takes lightly. This is why we offer a free second opinion service, which lets you consult another medical professional to see if there are any alternatives.

Sick pay.
If your health insurance covers sick pay, we support you financially should you be unable to work for an extended period of time.

Stroke prevention app.
Keep an eye on your heart rhythm via smartphone.

Strong Kids.
Premium preventative healthcare for your offspring.

V Vaccinations.
You can apply for your health insurance to cover you for all vaccinations recommended by the Vaccine Committee of the Robert Koch Institute up to a value of 150 euros. This also applies to any vaccinations for private holidays as long as these are recommended by the German Federal Foreign Office.

W Wanderfit.
A BKK Pfalz initiative for preventative healthcare in the open air with a range of services at www.wanderfit.de.

Y Yearly allowance.
Each year you can benefit from over 4,000 euros worth of our best services.



Your yearly allowance!

You and the family members insured with you can benefit from over 4,000 euros worth of our best services every year.

Your maximum entitlement:

Preventative healthcare courses and AktivPLUS health and fitness holidays	300 Euro.
StayingHealthy bonus for adults (example for 6 actions taken)	120 Euro.
GrowingHealthy bonus for children and young people (example for 3 actions taken)	60 Euro.
Osteopathy	120 Euro.
Generous provision for vaccination costs	150 Euro.
Professional teeth cleaning	50 Euro.
Let's have a Baby (beyond state provision)	4220 Euro.
Online midwife advice service	283 Euro.
Antenatal classes for new mums and dads	165 Euro.
HalloBaby scheme	137 Euro.
BabyCare scheme	30 Euro.
Preventative healthcare for kids – from 0–17 years	383 Euro.
Weight coaching PLUS for kids	295 Euro.
EatRight coaching	239 Euro.
Homeopathy treatment available on your health insurance card	267 Euro.

It's easy to make the most of your health cover with our extensive range of services.

It's worth spreading the word!
Recommend us to others
and collect 30 euros:
www.bkkpfalz.de/freundschaftswerbung.

**Simply switch
to BKK Pfalz!**
Fill out the membership
application, send it off, done!
[www.bkkpfalz.de/
english](http://www.bkkpfalz.de/english)



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