



# Benefits, service and more

Why you should switch to TK now



Techniker  
Krankenkasse



## Your partner for a healthy future

Are you looking for a health insurance fund that offers you more than the usual standard? When it comes to protecting your health, do you want a partner who puts your interests and needs first from the outset?

Then Techniker Krankenkasse (TK) is exactly the right choice for you. We are a modern health service provider where strong benefits, expert advice and convenient service are closely linked.

As a public body, TK's work is neither profit-oriented nor does it have an obligation towards shareholders. We see ourselves as representing our policyholders' interests and our goal is to put their contributions to the most efficient use possible at all times.

In this brochure we present TK along with a selection of our extensive benefits and services. You'll find further offers at [www.tk.de/english](http://www.tk.de/english)

or [www.tk.de](http://www.tk.de) as well as tips and advice relating to all aspects of insurance, health, diet, exercise, methods of treatment and much else besides.

Other reasons for switching to TK are easy to work out with a simple check: ask any of your friends who are insured with TK about their experience or ask the people who work with health insurance providers on a daily basis – doctors and pharmacists, for instance.

If you decide to switch to TK, you can also find an application form for online registration at [www.tk.de](http://www.tk.de), **web code 109630**. Do you have any individual queries or would you like some personal advice? Why not just call us? We look forward to hearing from you.

Your Techniker Krankenkasse

**Note** | The information presented in this brochure provides only an initial overview of the comprehensive benefits and services offered by Techniker Krankenkasse. The German Code of Social Law and the TK statutes constitute the legal basis. Should there be any changes to this, all previously published editions of this brochure become invalid. You can obtain more details and information regarding your specific requirements from our TK-ServiceTeam at 0800 - 285 85 85 (free call in Germany).

**Imprint** | Techniker Krankenkasse, Main Office, Bramfelder Straße 140, 22305 Hamburg, Germany. Brand and Marketing Department, Department for Brand Management and Products: Immanuel Lütjohann (responsible for the content), Katja Loose. Layout and design: Stefan Mortz. Production: Nicole Klüver. Lithography: Hirte GmbH & Co. KG, Hamburg. Printing: Bonifatius GmbH, Paderborn. Photos: Reinhard Breitenstein, Bernd Opitz, Getty Images and Masterfile.

As at: January 2016

# Contents

## TK benefits

<b>Additional benefits</b>   Providing extra service and benefits is our standard	5
<b>Prevention and screening</b>   Health courses, screening and vaccinations	6
<b>TK Bonus Plan</b>   Motivation for your health and fitness	8
<b>Alternative medicine and TK</b>   Mild medicine and acupuncture	9
<b>Comprehensive benefits for families</b>   Protection for parents and children	10
<b>Coordinated treatment</b>   Short waiting times and prompt help	12
<b>TK Plus</b>   Improved rates of success in treatment	14
<b>TK Optional Plans</b>   For your individual insurance cover	15
<b>Treatment and rehabilitation at medical spas</b>   Inpatient and outpatient	16
<b>Dental benefits</b>   From check-ups to treatment	18
<b>Our services from A to Z</b>   The most important benefits at a glance	19
<b>Our commitment to promoting healthy lifestyles</b>   Encouraging greater health awareness in everyday life	23

## Advice and service

<b>Our strengths: advice and service</b>   At branch offices, by telephone, in brochures	25
<b>www.tk.de – your TK on the Web</b>   Comprehensive online service	26
<b>Medical helplines around the clock</b>   An informed response every time	28
<b>Additional private insurance policies</b>   Exclusively for TK insurees	31

## TK membership

<b>Recruit new members and win prizes</b>   Convincing benefits and services	34
<b>Always a good choice</b>   TK advantages at a glance	35
<b>Contact</b>   Telephone, e-mail, Internet	36



“My broken heel is a thing of the past now, thanks to TK.”

Stefan Huml, insured with TK since 2008

Providing extra service and benefits is our standard

## Additional benefits

TK's goal is to provide you with the best possible care, whatever your circumstances. To assist you when you need help: for work-related stress, family planning or following an accident. We want to be your partner too, not just your health insurance provider.

We make consistent use of our resources to provide additional benefits: with us you do not just get what is prescribed by law, but you enjoy the advantage of additional benefits. And these are set down in our statutes. These include, for instance, additional benefits in the area of domestic help, homoeopathy, medical check-ups, health seminars, preventive health measures and health care at home.

Children and spouses or civil partners with no income of their own are of course also insured under the TK policy at no extra cost.

As part of special health care services, TK establishes its own contracts that allow you to recover in the best possible way. This is where medical specialists, hospitals and rehabilitation centres work even more closely together, thus ensuring treatment that is ideally coordinated and transparent for the patient – a distinct advantage with complicated illnesses. TK insurees will just need to concentrate on recovering.

### Financially sound with excellent service

TK has over 9 million insurees and every day around 2,000 new members join us. No other health insurance fund in Germany is able to convince so many people of its excellent services. That makes us strong, in terms of our financial situation too. At the same time, our administrative costs per member are below the average for the sector.

#### Contribution rates: individual instead of general



Since the insurance contributions reform in 2015, the contribution rate is no longer fixed completely by law. Apart from the contribution rate set by law, additional contributions can be charged by individual health insurance funds. This means that health insurance funds have different contribution rates.

You can see the current contribution rate of TK and find further information and details on this topic at [www.tk.de](http://www.tk.de), web code 666122.

#### GOOD TO KNOW



Although we are a public body, we take a business-like approach to our work. This means that we create efficient structures, and are committed to long-term, sound financial planning.

## Health courses, screening and vaccinations

# Prevention and screening

Staying fit and active into old age – this is not a problem with the numerous courses offered by TK. Unhealthy eating, stress, nicotine and lack of exercise can be the cause of many illnesses. We show you how you can prevent illness effectively early on, identify behaviour that is harmful to health and change it step by step.

### Health and exercise classes

If you search for classes at [www.tk.de](http://www.tk.de), you'll find plenty of health-related classes all over Germany on the subjects of exercise, stress management and relaxation, diet and prevention of addiction. They have been tested for quality and accredited by the certification agency for health promotion classes (Zentrale Prüfstelle Prävention). It goes without saying that TK supports these classes with an allowance towards the class fees: up to 80 per cent for adults, and up to 100 per cent for children and adolescents under the age of 18, with a maximum allowance of 75 euros. The maximum allowance is as much as 120 euros for TK's own classes.

### Health in the workplace

TK organises individual campaigns and programmes at many companies to promote health in the workplace.

### TK-HealthCoaching

Would you like to eat more healthily, cut down on smoking or lose a few extra pounds? TK-HealthCoaching (TK-GesundheitsCoaching) at [www.tk.de](http://www.tk.de) can help you reach your goals.

TK-HealthCoaching is available for the areas of exercise, diet, motivation, smoking cessation, burnout, walking and stress prevention, among others, and it can be easily set up to match your personal requirements. TK-HealthCoaching can help you, for example, to find out which type of sport suits you best. Moreover, TK-HealthCoaching will also create a personal training or diet plan and give you tips on how to stay calm under stress.

**TK online classes** | Can you deal with conflict? What is your body language like? What are your eating habits like? These online classes will teach you more about yourself and your own behaviour in everyday situations and in times of crisis.



### TK BENEFIT | TK Anti-Stress Coach

Our new virtual training will show you how to stay calm when you're under stress: with lots of interactive lessons, one integrated yoga course and two relaxation classes. More details at [www.tk.de](http://www.tk.de).





### Making the most of opportunities, identifying risks

The earlier illnesses are diagnosed, the better the chances of recovery. That's why TK also covers the screening costs for its members as a matter of course.

### Screening for children and adolescents

At TK, children under six are entitled to ten health checks (U1 to U9).

**In addition: hearing test for infants |** In Germany about one in 1,000 children is born with a bilateral hearing impairment. If this is discovered early, it is possible to help children most.

**In addition: expanded newborn screening |** A blood test is also carried out so that any rare congenital metabolic disorders and hormonal dysfunction can be identified early.

An additional check-up can be carried out for adolescents at the age of 13 (J1), in order to screen for illnesses which put physical, mental or social development at risk.

### Health screenings for school-age children |

TK has expanded its offer in order to close the gap in check-ups for school-age children and adolescents:

- U10 (from seven to eight years of age)
- U11 (from nine to ten years of age)
- J2 (from 16 to 17 years of age)

The aim of the U10 and U11 check-ups is to identify any abnormal development that often doesn't appear until after children start school. The J2 is mainly concerned with providing advice about puberty and with any social or behavioural problems.

### Health screening for adults

From the age of 35 TK insurees can have a health check every two years so that common diseases can be diagnosed early and treated effectively. Furthermore, TK offers women under the age of 25 a test for chlamydia infection. And, it goes without saying, TK also covers the cost of cancer screening that is prescribed by law.

### Vaccinations

TK covers the cost for many vaccinations, whether for influenza, diphtheria or tetanus. And we were the first health insurance fund to reimburse vaccination to prevent cervical cancer.

**Travel vaccinations |** TK covers the cost of travel vaccinations (minus any statutory co-payment towards vaccines) for private travel abroad. This applies to a wide range of vaccinations such as against cholera, TBE (tick-borne encephalitis), yellow fever, hepatitis A and B, Japanese encephalitis, courses of malaria tablets, meningococcal meningitis, rabies and typhoid.

### Skin cancer screening as early as the age of 20

TK has concluded contracts with many dermatologists, which means that the cost of skin cancer screening every two years can be covered for its insurees as early as the age of 20 (elsewhere from the age of 35). Just ask your doctor for more details.



### TK BENEFIT | Medical examinations for sports

You want to do more to get fit but you don't know exactly what you can manage in your physical condition. Then you can have a sports medicine specialist carry out a thorough examination of your musculoskeletal system and cardiovascular function. The doctor will give you a personal recommendation based on the results of this sports medicine exam.

This examination is available exclusively to TK insurees at licensed doctors of sports medicine, with an 80 per cent subsidy from TK (up to 60 or 120 euros) every 24 months.

More details at [www.tk.de](http://www.tk.de).

## Motivation for your health and fitness

# TK Bonus Plan

Looking after your own health has always been worth it – in terms of increased energy levels and feeling fitter. Admittedly, keeping good resolutions that relate to this in actual daily life isn't always quite as easy. Which is why TK would like to help you to motivate yourself, again and again, to do something for your health. Just take part in our bonus plan (TK-Bonusprogramm).

### Improving your health – earning bonuses

The TK Bonus Plan covers a variety of resources to help you improve your health. Depending on how many activities you do, you can qualify for three different levels of bonus. For instance, you reach the first level once you have taken part in two measures that qualify for the bonus (for example, obtaining a sports proficiency certificate (Sportabzeichen) and taking part in a quality-assured health promotion or exercise class) and have attended one screening.

**TK Health Dividend** | Would you like to invest more in your health? Then you ought to take part in the TK Health Dividend (TK-Gesundheitsdividende) plan in addition to our bonus plan: this means you'll be able to qualify for a higher bonus when compared with the individual levels for cash bonuses. This type of bonus is not paid out later but can, for instance, be used as

an additional allowance towards the costs for osteopathy or towards corrective lenses or professional teeth cleaning. Taking part will then be doubly worth your while.

### A wealth of offers for your health

Examples of some measures, which can earn you and members of your family who are insured with TK a bonus, are:

- ▶ quality-assured health promotion classes in the areas of exercise, healthy eating or weight loss, stress management or relaxation, consumption of addictive substances
- ▶ health screening such as cancer screening, preventative dental care
- ▶ obtaining a German sports proficiency certificate (Sportabzeichen) and active membership of a sports club or gym

The full programme of classes and measures as well as further details about the TK Bonus Plan and the TK Health Dividend are available online at [www.tk.de/bonusprogramm](http://www.tk.de/bonusprogramm).



#### GOOD TO KNOW

##### TK Bonus Plan for children and adolescents

The younger people are when they learn about health awareness the better. The aim of our TK Bonus Plan is therefore to give children and adolescents up to the age of 17, who are insured with TK, an incentive to do something for their health. There are special bonus booklets suitable for these age groups.





### Mild medicine and acupuncture

## Alternative medicine and TK

A large number of people prefer mild methods of treatment. TK has offered this option to its members for a long time: respiratory exercises and autogenic training, for example.

### Acupuncture

All TK insurees with chronic back or knee pain are entitled to acupuncture treatment.

**Alternative medicine** | TK will reimburse the cost (up to 100 euros per calendar year) of medication used in homoeopathy, phytotherapy and anthroposophy. This applies to non-prescription medicines that are required to be sold in pharmacies and that have been prescribed by a doctor. You can add to this benefit with TK's Alternative Medicine plan (for more details see page 15).

### Homoeopathy

In homoeopathy, the treatment chosen is adapted for each particular patient and their individual situation.

Treatment may include:

- taking a comprehensive medical case history (approx. 60 minutes), in order to analyse the causes of illness in depth
- any subsequent case history that may be required
- selection of medicines
- homoeopathic analyses to assess the effectiveness of prescribed medication

### Additional insurance

In addition to our alternative medicine benefits, we offer you the option of private additional insurance from Envivas Krankenversicherung AG (more on page 31).



### TK BENEFIT | TK homoeopathy benefits

TK will pay the costs for homoeopathic treatment at doctors who are specially qualified in this area!



## Protection for parents and children

# Comprehensive benefits for families

TK provides a large number of benefits specially tailored to the needs of children, adolescents and parents.

### Family cover for spouses and children

It goes without saying that family cover for spouses and children is on a non-contributory basis. And of course they will benefit in the same way as the member from TK's comprehensive range of benefits.

### Pregnancy and childbirth

If you are planning a family, TK is the right provider for you: we cover treatment by statutory health insurance doctors and midwives, antenatal classes, childbirth, postnatal exercises and of course delivery in hospital, in a birth centre or at home. If necessary, we also pay for home care (after childbirth) and domestic help.

#### On-call service

Women in the last weeks of their pregnancy can make arrangements with their independent midwife for personal care during labour and delivery so that the midwife is permanently on call for them. The midwife charges a set fee for this, which will be paid by TK up to a sum of 250 euros.

### "All about pregnancy" information

TK has developed the "Rundum schwanger" information and advice package for all its pregnant members. This concise information pack guides you through the individual stages of pregnancy and provides you with interesting information and useful facts about nutrition and exercise, childbirth and breastfeeding. It also provides medical and legal background information.

### Medicines during pregnancy

This new online service gives women who are pregnant or breastfeeding a greater sense of security: independent experts have compiled scientifically based information for around 1,500 medicines, which may possibly be harmful to mother and child. You can access this at any time at [www.tk.de](http://www.tk.de).

### Financial support: maternity allowance

Being able to take care of your children without financial hardship – TK's maternity allowance helps mothers here. Working mothers receive it during the protection period, which begins six weeks before the due date and ends eight weeks afterwards. In the case of premature or multiple births it ends twelve weeks afterwards.



#### GOOD TO KNOW

#### Help is close at hand |

Do you have any questions about your child's health? Do you want to know which immunisations you need for your next trip? Or consult us for a second opinion prior to surgery? Then you can count on our medical helplines (pages 28 to 30).



### Contraception

Family planning has to be thought through carefully. That's why TK covers the cost of medical advice on contraception as well as any necessary related check-ups. In addition, TK covers the cost of contraceptives for insureds up to the age of 20, if prescribed by a doctor.

### Artificial insemination

Married couples who are insured with TK and who undergo artificial insemination as a result of infertility will receive not just up to 50 per cent of the costs they incur but also a subsidy for each treatment (for IVF and ICSI). The subsidy of a maximum of 250 euros per treatment is allowed for up to three attempts, meaning up to 750 euros in total.

### Online information for parents and children

Extensive information on pregnancy, childbirth and breastfeeding is available to expectant mothers and fathers and those who are already parents at [www.tk.de/elternwerden](http://www.tk.de/elternwerden).

TK's special children's online science magazine, [www.tk-logo.de](http://www.tk-logo.de), provides fascinating information on medicine, nature and health.

### Rehabilitation measures for parents and children

Whether on your own or together with your children: when deemed necessary for medical reasons, TK pays for the cost of rehabilitation measures for mother/father and child. This allows you to recover properly and to learn new, healthy behaviour, away from the stress of everyday life.

### Sick pay while looking after your children when they're ill

If you have to stay at home to look after your children while they're ill, TK will provide you with sick pay.

### Children with neurodermatitis

TK provides help for little children suffering from neurodermatitis with high-quality sleepsuits. These stop children scratching their itchy skin in their sleep. In this case, TK will even pay the expenses for children up until their tenth birthday (two sleepsuits a year at most).

### Screening examinations

Detailed information on page 7.



### TK BENEFIT | Tele-therapy for stammering

In future, people insured with TK can overcome their speech block with an innovative online therapy. The method was developed in conjunction with the institute for stammering in Kassel (Institut der Kasseler Stottertherapie) and helps people who stammer learn to speak more fluently on a lasting basis. People over the age of 13 who stammer can take part in the sessions with a professional therapist in the comfort of their own home.

## Short waiting times and prompt help

# Coordinated treatment

Trekking from one doctor to another, a lack of coordination between doctors and hospitals, weeks of waiting – a familiar story to many patients. To counter these weaknesses in the health care system, TK has developed new services exclusively for its insurees as part of the coordinated treatment programme.

### Summary of benefits

- optimum coordination of treatment
- greater transparency and more information
- a high standard of medical care
- shorter hospital stays
- rehabilitation close to home

In coordinated treatment (also referred to as “special care”), health care providers such as doctors, hospitals and rehabilitation centres work together closely, exchange information and coordinate treatment. This makes it possible to avoid duplicate examinations, more effectively plan and shorten the course of treatment – and all of this at no extra cost to you.

This system has particularly proven itself in the treatment of complicated illnesses, requiring different stages of treatment. In order to offer its insurees the widest range possible, TK is constantly working on new ideas for treating various illnesses.

We present some examples of new types of health care provision on the next page. You can find more details as well as other offers as part of coordinated treatment at:

[www.tk.de/koordiniertebehandlung](http://www.tk.de/koordiniertebehandlung)

### New: music to help with tinnitus

Are you familiar with a constant hissing, high-pitched beeping or buzzing in your ear? Now you can teach your auditory cortex not to hear the phantom noise – by listening to your favourite music. The innovative “Tinnitracks” app – prescribed by ear, nose and throat doctors in Hamburg – makes this possible. TK covers the costs for its policyholders. If successful, the new treatment will be offered throughout Germany. Find out more at [www.tk.de](http://www.tk.de)

### What does coordinated treatment at TK mean in detail?

**Better quality** | We'll only look for medical professionals with special qualifications to treat you. You can be sure of receiving treatment that is in line with the latest scientific standards. Both doctors and health care professionals will take the time for detailed discussions and draw up an individual treatment plan together with you.

**Better service** | All doctors and health care professionals work in close collaboration. Your doctor will coordinate your treatment with any other health care professionals treating you. This means you no longer have to undertake what is frequently a difficult search for doctors and try to organise appointments.

Moreover, you benefit from not having to wait long for appointments for examinations, treatment or operations, which means you spend less time in waiting rooms and can fully concentrate on recovery.

**Better health** | Unnecessary examinations and the potential for conflicting treatments can be avoided. Smoothly coordinated treatment helps you recover more quickly. Frequently, stays in hospital can be either completely avoided or at least shortened. Comprehensive treatment helps minimise the risk of a possible relapse and reduces the likelihood of the illness becoming chronic.

## Mental health

People suffering from mental illness need help quickly, close to where they live. When there is a crisis outside doctors' office hours, the hospital is often the only available option for treatment. However, a crisis can often be overcome on an outpatient basis and long-term stabilisation achieved. That's why TK has developed the "Mental Health Network" (NetzWerk psychische Gesundheit) in conjunction with experienced partners. The advantages for those affected: availability 24 hours a day, 7 days a week, house calls, a place to stay during a crisis instead of the hospital, assistance in organising treatment.

## Homoeopathy

TK actively supports the wishes of a steadily growing number of insureds for alternative medicine such as homoeopathy. This is why we now cover the costs for a variety of homoeopathic treatments at specially qualified doctors (see also page 9).

## Quality-assured breast cancer diagnosis

The aim of this service from TK (currently in Schleswig-Holstein and Saxony) is to significantly improve the diagnosis when there is suspicion of breast cancer. Gynaecologists, radiologists and the breast cancer centre concerned work together closely here. Tumours can be detected considerably earlier and more accurately this way – the chances of recovery increase significantly.

## Hip and knee replacements

The main priority of this service is to obtain the best joint replacement possible and to ensure the longest possible life span for the implant. To this end, TK has concluded contracts for its insureds exclusively with clinics that demonstrate a particularly high success rate for joint implants and that employ experienced specialist surgeons.

## TK General Practitioner-Centred Policy – your general practitioner to guide you

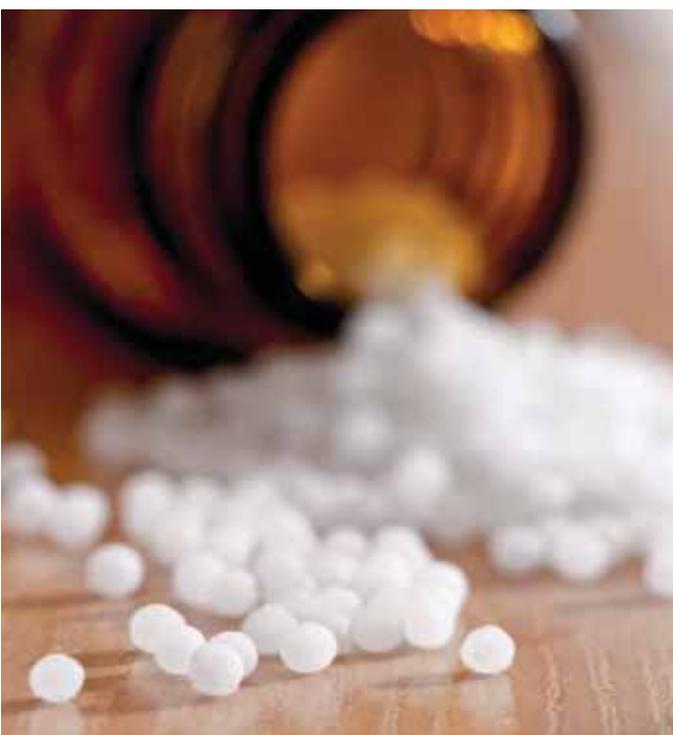
The general practitioner as the expert to contact about any health issues: from coordinating treatment, consulting specialists, if necessary, providing medicines, wound dressing and remedies through to assistance in obtaining appointments with medical specialists. General practitioners subscribing to this contract scheme attend regular continuing professional development courses and adhere to the quality criteria stipulated by TK.

If you choose this plan (at no extra charge), you are committed to always consulting your general practitioner first during this twelve-month period. In return you will receive special treatment: for instance, you can take advantage of early morning or evening consulting hours and shorter waiting times. Note: the number of states where general practitioners are participating in this contract scheme is increasing all the time.

### GOOD TO KNOW



**Back surgery** | If you are due for an operation, TK offers you the option of obtaining a second opinion in order to avoid any unnecessary spinal surgery in the case of back pain. For instance, in one of over 30 pain centres. Experienced consultants will explain the chances and risks of the different approaches to therapy and alternative treatment.





### Improved rates of success in treatment

## TK Plus

People with chronic illnesses frequently require very intensive, long-term medical assistance. This is why we have introduced TK Plus. The goal of this programme is to ensure the best possible treatment and to noticeably improve the quality of life for patients.

### What does the TK Plus programme involve?

The TK Plus programme is a treatment concept in which the patient, doctor and medical facilities work together very closely. This ensures that individual measures are coordinated effectively, avoiding stressful, repeated examinations by different doctors or at several clinics.

### Who can take part in the TK Plus programme?

The TK Plus programme of treatment is available to patients with indications for type 1 and 2 diabetes, breast cancer, coronary heart disease, asthma and pulmonary disease (COPD = chronic obstructive pulmonary disease).

### What are the advantages of participating in the TK Plus programme?

Patients who take part in the TK Plus programme are assured of receiving treatment and care in accordance with the latest medical findings. All doctors in the TK Plus programme act on the basis of the same recommendations, yet the individual factors relating to each patient are taken into consideration. In addition, anyone taking part in the programme receives comprehensive information about their illness.

For further information about the TK Plus programme visit us on the Internet:

**[www.tk.de/tk-plus](http://www.tk.de/tk-plus)**

For your individual insurance cover

## TK Optional Plans

If you live a healthy lifestyle you often know best yourself what kind of medical care makes sense for you. That's why Techniker Krankenkasse gives you the option of adjusting your insurance cover to meet your personal needs with the TK Optional Plans.

Here are some of the plans:

### TK Traveller – travel insurance package as a bonus

This innovative excess plan gives you health insurance cover worldwide and comprehensive service when travelling abroad (thanks to our partner, Envivas Krankenversicherung AG). This is how easy it is: you agree not to claim for one or both of these TK benefits – treatment at therapeutic baths within Germany or reimbursement of travel expenses for inpatient care or rehabilitation. You will be rewarded with this attractive travel insurance package – either for an individual or a family – as your bonus.

### TK Alternative Medicine Plan

If you are convinced of the advantages of alternative medicine, you can extend your TK cover with the TK Alternative Medicine plan (more details on page 9). Depending on your age, the plan covers you for up to 200 euros for alternative medicines per year. If you do not claim any benefits on the plan during one or more consecutive calendar years, the maximum amount that can be reimbursed annually in the next calendar year will increase by 50 euros each time – up to an additional maximum amount of 300 euros.

Therefore, with the TK benefit and the plan benefit, you are sure to have the best cover should you need special treatment.

### TK Sickness Benefit – for the self-employed

If you are self-employed and fall ill, you not only have health problems but have to bear financial losses as well. Thanks to the TK Optional Plans for sickness benefit, you can also protect yourself financially on an individual basis to cover illness.

With a supplementary plan for sickness benefit, you can also insure yourself for a higher level of sickness benefit or an earlier payout, depending on your income. You decide which plan suits you best, depending on your personal requirements.

### More information about our plans

You will find TK's entire range of optional plans, further details terms and conditions at [www.tk.de/wahltarife](http://www.tk.de/wahltarife).



## Inpatient and outpatient

# Treatment and rehabilitation at medical spas: recover and regain strength

Treatment at a medical spa can be extremely helpful, not only in preventing illness but also in achieving a complete recovery. This can take place on an outpatient basis at an accredited medical spa, or close to home on an outpatient basis as a rehabilitation programme or on an inpatient basis.

First and foremost, the purpose of a stay at a medical spa is to stabilise the patient's health and thus prevent possible illness, to cure it or to lessen illness-related complaints. Self-help and individual responsibility of patients for their own health should also be encouraged and improved in the long term.

### Outpatient treatment at a medical spa

In the case of outpatient treatment at a medical spa, TK insurees can choose an accredited medical spa specialising in their illness, in consultation with their doctor. They choose and

organise the accommodation, meals and travel arrangements themselves. TK covers the cost of medical treatment by statutory health insurance doctors at health spas. Any treatment necessary at the medical spa, minus the legally prescribed co-payment (exemption, see page 19), is also paid by TK.

Of course TK also pays a subsidy towards any other costs (such as resort tax, accommodation, meals, and travel expenses).

### Outpatient rehabilitation

Outpatient rehabilitation benefits involve comprehensive treatment near to where the TK member lives. They can be considered if outpatient treatment in the area, such as massages or physiotherapy, is insufficient. TK covers the agreed rates of reimbursement for accredited facilities, minus the legally prescribed co-payment.



## Inpatient rehabilitation at a medical spa

Should your doctor determine that treatment locally and outpatient rehabilitation measures are not sufficient for successful treatment, inpatient treatment at a medical spa may be necessary to prevent illness and for rehabilitation purposes. This may take place in a range of first-class centres in Germany for medical treatment and rehabilitation – TK has agreements with many of them. In the case of inpatient treatment at a medical spa, TK also covers the cost of resort tax, accommodation and meals in addition to medical treatment and rehabilitation remedies. Furthermore, TK offers a special travel ticket service: You do not need to pay for the ticket in advance but, on request, it will be sent free to your home prior to the beginning of your rehabilitation measures. You only have to pay the mandatory co-payment in connection with your rehabilitation.



## Exclusive rehabilitation in Europe



TK insurees are able to have outpatient rehabilitations in other European countries (in Italy, Austria, Poland, Slovakia, the Czech Republic or Hungary). For this reason, TK has agreements for cooperation with many providers in EU countries outside Germany. These organisations can settle their invoices directly with TK. Working together with medical specialists and health care professionals, TK has developed plans for customised treatment at these outpatient rehabilitation facilities abroad – in particular for orthopaedic problems, rheumatic, cardiovascular and respiratory tract diseases, metabolic disorders and cancer.

The treatment plans include three-week programmes, in which patients are cared for only by German-speaking health care professionals and medical specialists. Depending on the type of illness and location of the rehabilitation facility, natural remedies are used whenever possible: for example, rehabilitation remedies such as spa water, Kneipp treatments or peloids (moor mud, natural fango, mud packs, etc.). Furthermore, TK has conducted on-the-spot inspections for quality. You can be sure that the standard of treatment meets the high standards found in Germany and that a high level of care is ensured.

If you're planning convalescent cure in another European country, don't hesitate to contact us for advice.



## From check-ups to treatment

# Dental benefits



### GOOD TO KNOW

#### It helps to ask |

Sometimes it's worth contacting an expert about your schedule for treatment and costs. You can discuss plans for your dental prosthetics with experienced dentists at the TK-MediCall.

Whether plaque removal, fillings or treatment of periodontitis are concerned: we pay the cost of any dental services provided by a statutory health insurance dentist – from prevention to treatment.

### Orthodontic treatment

In line with statutory regulations, TK covers the cost of orthodontic treatment for children and adolescents, if deemed necessary for medical reasons – and for adults too under certain circumstances. Just ask us.

### Preventative dental care for children

Healthy teeth for children: between the ages of two-and-a-half and their sixth birthday, there are three dental check-ups possible for children in addition to check-ups at the paediatrician.

### Dental prostheses and crowns

Should you require a dental prosthesis or a crown, TK will cover part of the cost, according to set subsidies.

### Subsidies for preventive care

You will receive the highest subsidies for dental prostheses if you take care of your teeth and go for a check-up at least once a year. After five years, the fixed subsidy rises by 20 per cent and by an additional ten per cent after ten years. Proof is provided by the bonus booklet where your dentist confirms the check-ups.

### Higher subsidies

What is more, you can lower your costs for dental prosthetics with a dental additional insurance from our partner Envivas Krankenversicherung AG (refer to page 31 for this).



### The most important benefits at a glance

## Our services from A to Z

The TK catalogue of benefits comprises over 10,000 individual benefits. From prevention to rehabilitation, from state-of-the-art medical technology to established alternative medicine, you receive exactly the help you need. Here is a summary of the key benefits.

### Co-payments and exemption from co-payments

TK insureds who are 18 years of age or older have to pay a share of the costs for a variety of benefits. This applies, for example, to medicines and wound dressing, domestic help, hospital stays as well as remedies, therapeutic measures and appliances such as physiotherapy and hearing aids. You can be exempted from co-payments once these reach two per cent of your (family's) annual gross income. For those suffering from a severe chronic illness and family members living in their household the assessment ceiling is one per cent. We will gladly provide you with the details.

### Cover for long-term care

As a TK member you are normally also insured by TK for long-term care. So you are covered if you require long-term care in old age or as the result of an illness or disability. This covers care within your own home as well as in a nursing home.

### Day surgery

Many procedures, which used to involve a longer stay in hospital, can today be performed on an outpatient basis with the same standard of quality. This means that you can usually go straight home afterwards. You can find detailed information at [www.ambulant-operieren.info](http://www.ambulant-operieren.info).

### Domestic help

Here too, TK will provide you with more than what the law stipulates. If you are so ill that you are temporarily unable to continue looking after your household, TK will cover the cost of a home help. This applies for an unlimited time if you have to care for children under the age of 14 and there is no one else to look after the household. In addition, TK will cover the cost of a temporary home help, even if there is no child living in your household, in particular if this means a stay in hospital can be avoided and there is no one else in your household to go shopping or keep things clean and tidy.

### GOOD TO KNOW



#### Exempt up to 18 |

Children and adolescents under the age of 18 are exempt from co-payments, with the exception of travel costs and dental prostheses.



### TK BENEFIT | Online counselling for carers

If people insured with TK are under emotional strain as a result of caring for relatives, they can obtain free counselling and guidance, while remaining anonymous and ensuring their data are kept private. This service is available from specially trained psychologists via the online portal "Pflegen und Leben" (caring and living) provided by our partner. You can find detailed information about this at [www.tk.de](http://www.tk.de).



### Home nursing care

If, because of an illness, you need a nurse to provide you with medical assistance at home alongside your medical treatment, TK will pay the costs for this nursing care under certain conditions – and without any time limit. In addition, TK insurees can receive basic personal care, such as help in washing themselves and getting dressed and with housework, for example. We will be glad to give you advice as to what is reasonable and possible in your particular situation.

### Hospital treatment

TK always covers the costs for hospital treatment, deemed necessary for medical reasons, to the full extent with no time limit.

### Insurance cover while travelling

As a TK insuree you also have insurance cover on your trips within Europe, since Germany has entered into social security agreements with most European countries. Should you fall ill during your holiday, you can claim all benefits that cannot be postponed until your return to Germany in accordance with the law of the country of travel. To receive treatment, just present your TK insurance card with integrated European Health Insurance Card (EHIC, found on the back of your insurance card) or an international health insurance claim form from TK.

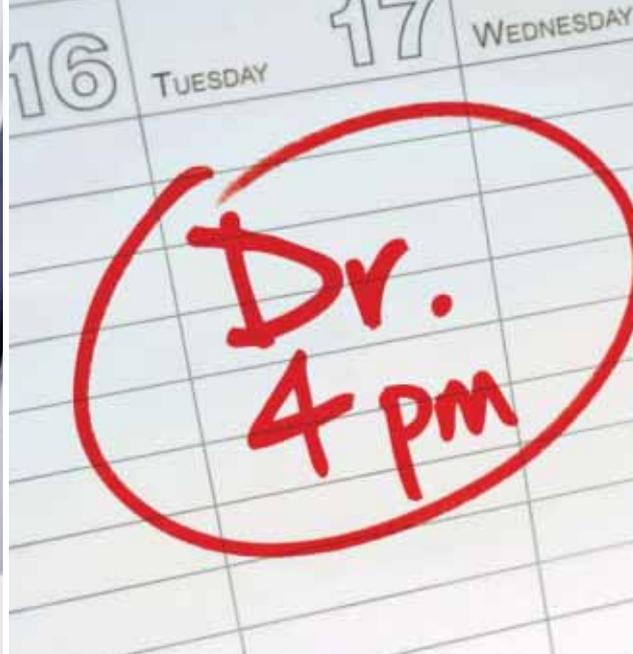
### Looking for a doctor?

Are you looking for a family doctor or specialist in your local area? Use TK's list of doctors at [www.tk.de](http://www.tk.de), either online or using our app, to find a doctor fast who will meet your requirements. Make sure you also take part in the online patient survey and leave some fair feedback about your doctor. With some doctors, you can book your appointment directly online.

### Medical malpractice

Should you have the impression that you have been given the wrong treatment, TK will provide you with assistance in establishing the medical circumstances. Our specially trained expert advisors will be happy to answer any questions you may have in this regard.





### Medical treatment

TK covers the cost of consultation and treatment at your general practitioner's or a medical specialist. This also applies to house calls, if deemed necessary for medical reasons. And you are of course free to choose your statutory health insurance doctor.

### Medicines and wound dressings

If your doctor prescribes wound dressings or prescription-only medicines, TK will cover their cost. In the case of children up to the age of twelve we will also cover the cost of over-the-counter medicines. This also applies to adults under certain circumstances.

### Psychotherapy

Mental illness also needs to be treated by qualified specialists. TK covers the cost of treatment by a statutory health insurance doctor or accredited psychotherapist. Of course this also applies to psychotherapists for children and adolescents.

### Reimbursement of travel costs

If travel for inpatient treatment is necessary, TK will cover the necessary costs. This also applies to emergency transport to hospital in an ambulance or patient transport as well as for travel to inpatient medical check-ups and rehabilitation measures. Travel for outpatient treatment can also be covered in special cases.

### Remedies

TK covers the cost of remedies and therapeutic measures prescribed by statutory health insurance doctors. This includes physiotherapy, medicinal baths, heat therapy, massage and occupational and speech therapy.

### Sick pay

TK pays employees sick pay if they are unable to work. Even if you are initially only able to resume your occupation part-time, you will receive sick pay from TK. Those who are self-employed and employees who are not entitled to at least six weeks' statutory sick pay have the choice of insurance with or without entitlement to statutory sick pay.

### Therapeutic appliances

Do you need a wheelchair, orthotics or a hearing aid? TK will provide you with the assistive devices you need on an individual basis to help you cope with daily life more easily. A large number of TK contracting parties will make sure that you are supplied with high-quality products. TK pays the cost at the agreed price level for assistive devices that are deemed necessary for medical reasons. Just get in touch with us and take advice if necessary.

### TK-AppointmentService

If you have any difficulties getting an appointment with your general practitioner or a medical specialist, the TK-AppointmentService (TK-TerminService) is there to help you.

### Training for long-term care

Anyone who cares for a family member in need of care at home takes on a huge responsibility and a great burden, both physically and mentally. In order to provide individual carers with effective help in their responsibilities, TK provides free training courses in long-term care, taught by qualified nursing staff. Starting with general courses through to individual training held in the home.

### Treatment abroad

Generally, TK insurees can always claim for medical benefits while abroad. This means that any insuree who is temporarily staying in a country in the European Economic Area or Switzerland can have outpatient medical treatment there. This is an advantage if, for example, you would like to be treated by a specialist in France. If you are planning to claim for benefits abroad, we will be happy to advise you.

**TK-EuropaService** | We offer a special service in selected hospitals in Europe. In an emergency, you can have inpatient or outpatient treatment there. The hospital's German-speaking staff will provide you with assistance and are available for information and support. It is enough to just present your TK eHealth card when you get there, as you would in Germany. An initiative from TK makes this service possible. You will find further information, details of hospitals taking part in this scheme and their addresses under "TK-EuropaService" at [www.tk.de](http://www.tk.de).



Encouraging greater health awareness in everyday life

## Our commitment to promoting healthy lifestyles

TK actively campaigns on the subject of health: we not only offer our policyholders an attractive package of benefits and extensive customer service but our commitment goes beyond this.

### Sports collaboration

Together with partners from performance and recreational sports, we have initiated numerous campaigns and schemes for cooperation. The goal is to motivate club members and fans alike to adopt health-conscious behaviour. Throughout the country, there are over 100 instances of cooperation between TK and various types of sports clubs, such as football, handball and hockey. Here, TK is to be found in the local area, for instance with handball training sessions in schools or with events in the professionals' arenas.

One example of TK's collaboration is the Men's Health Urbanathlon, which involves a modern

obstacle race. Thousands of runners take part in the race along the Elbstrand in Hamburg every year and have fun overcoming different obstacles. A spectacular sporting highlight that always sparks enthusiasm for sports among the over 30,000 visitors every year.

### Healthy environments

Our health is helped not only by our adopting the right behaviour. It also depends on our surroundings. If our personal circumstances are good, this will encourage an active, healthy life. Children in particular should experience an environment that helps keep them healthy from an early age. This is why TK provides financial assistance to nursery schools and schools, which place a special emphasis on the subject of health. More details at:

[www.tk.de/gesundekita](http://www.tk.de/gesundekita)

[www.tk.de/gesundeschule](http://www.tk.de/gesundeschule)





“The way TK is at my side throughout my time at uni: I’m impressed!”

Katerina Mihova, insured with TK since 2009

At branch offices, by telephone, in brochures

## Our strengths: advice and service

TK offers you more than other social health insurance funds – the flexibility of a modern service provider combined with the peace of mind offered by a large social health insurance fund. We regularly ask our members what we can do better so we can make ongoing improvements. Expert staff, quick responses to any issues of concern to you, well-prepared information and good accessibility form the basis for our customer-friendly service.

Would you like free, quick and personal advice on a matter that has just come up? Our TK-ServiceTeam is there for you 24 hours a day, 365 days a year.

### Around 250 customer service centres nationwide

You'll find around 250 TK customer service centres throughout Germany – from Flensburg to Rosenheim, from Saarbrücken to Cottbus. Our staff will gladly be of assistance with any of your concerns.

### We're here to help you on the campus

Even when you're a student, you won't have far to go to your TK: lots of our branch offices are to be found right on campus. Here you'll find our specially trained university advisors to give you guidance and assistance – regardless of whether you need information about planning a semester abroad or whether you want to know what you need to pay attention to with part-time jobs.

### Callback service

You can also just have us call you back – at the time that suits you best. Click the Call-Back button at [www.tk.de](http://www.tk.de) to do so. You can enter your question there and will then be called back at the time you specify.

### Voluntary TK advisors available in your local area

Many TK members enjoy getting involved with their TK. There are people in many companies and universities who work as volunteers for TK and their members – around 10,000 nationwide. Simply because they are committed to TK. They give expert answers to questions related to health insurance, help filling in applications or initiate contact with TK.

### Extensive information about health

The range of information available in the media on the subject of health is huge. However, it is not all factually correct and without vested commercial interest. At TK, you can obtain well-founded, up-to-date information without any technical jargon. Whether you want health leaflets, patient information, posters for exercise, identity cards or CDs – TK provides you with a wide variety of information to download or order at [www.tk.de/bestellen](http://www.tk.de/bestellen).

What is more, in our series of TK courses "the expert patient", you can learn about the structure of the German health care system, how to have successful talks with your doctor, assess health information and find a good health service provider. You can either attend courses locally, take advantage of the online courses or download the corresponding brochure – whatever you choose, we will give you help in asking the right questions and making safe decisions affecting your health.

#### GOOD TO KNOW



**In your home** | TK staff will also be happy to visit you at home. Simply call and arrange a time and date – even outside normal office hours.

## Comprehensive online service

# www.tk.de – your TK on the Web

At **www.tk.de** you can find lots of innovative, interesting services to help you stay healthy and fit and keep yourself well informed about all aspects of health.

### tk.de even when you're on the go

TK has optimised its entire website – the interactive offers as well – for use with mobile devices. You can access tk.de at any time even when you're on the go – whether you have a smartphone or tablet.

### TK Apps

TK offers free apps for users of smartphones and tablets:



#### ICD information about diagnoses

(ICD-Diagnoseauskunft)  
Decipher your doctor's diagnosis on your medical certificate



#### TK's Guide to Finding a Doctor

(TK-Ärzteführer)  
An easy way to find, review and compare doctors



#### TK Hospital Guide

(TK-Klinikführer)  
Quickly find the most suitable hospital in your area



#### TK near you

(TK vor Ort)  
Where to find the nearest TK customer service centre



#### TK Diabetes Diary

(TK-DiabetesTagebuch)  
Record your blood sugar levels quickly and easily



#### TK Allergy App

(Husteblume)  
Record allergy symptoms and keep an eye on the pollen forecast

### TK Hospital Guide

When looking for a suitable hospital for treatment, you can get accurate information beforehand at **www.tk.de/klinikfuehrer**. Among other things, this is where you can find out which hospitals carry out specific treatments particularly often, which special forms of treatment are available there and which hospitals or clinics have received awards and seals of quality. One of a kind nationwide: the TK Hospital Guide (TK-Klinikführer) indicates how satisfied TK members were with the treatment at around 1,000 hospitals.

### Pharmaceuticals database

What are the effects of specific medicines? TK provides assistance in making decisions, thanks to the pharmaceuticals database provided by Stiftung Warentest. This is where to find reviews of 9,000 major medications, including a price comparison of medicines with the same active ingredient. How to access the Stiftung Warentest pharmaceuticals database is described at **www.tk.de**.

### TK Reminder Service

To make sure you remember your doctors' appointments in good time, we can send you a reminder free of charge with the TK Reminder Service (TK-Erinnerungsservice). Either to your personal mailbox at "Meine TK" or upon request, directly to your e-mail address.



### GOOD TO KNOW

**Like** | Communications are at the core of TK's social media activities. On Facebook you have the opportunity to give praise, voice criticism, comment on articles, ask questions and take part in discussions with other insurees.

Apart from Facebook, TK can be found on YouTube, Google+, Twitter and XING. You can access each of these company pages by entering tk.de in your browser followed by the name of the network. For instance, **www.tk.de/facebook** or **www.tk.de/xing**.

### TK Patient Receipt Records

TK's Patients Receipt Records clearly list all the medical and dental services you've been charged for over the past few months so that they are easy to understand. Then you can get a clear picture and keep track of the costs you've incurred. Just request your patient's receipt record online at "Meine TK".

### Personal Medication Records (TK-Via)

By using the "TK-ViA" medicines account (Arzneimittelübersicht TK-ViA), you can find out, among other things, information about the medicines which your doctor prescribed you over the last two years and which you obtained from pharmacies. This information is helpful for any other doctors treating you or your pharmacist. You can also request TK-ViA online, as well as your TK Patient Receipt.

### TK health and exercise classes

At [www.tk.de/gesundheitskurse](http://www.tk.de/gesundheitskurse), you can always find the latest offers from TK for classes in the areas of exercise, diet, stress management or prevention of addiction.

### Sick pay calculator

Thanks to our calculator for sickness pay, you can easily work out how much your sick pay would be if you were incapacitated for work.

### Your online branch at tk.de: Meine TK

It's also easy and quick to manage your TK account online, with password protection:

- Apply for a family insurance policy,
- submit foreign medical bills for reimbursement,
- order a new TK eHealth card,
- download your certificate of insurance
- or use our many online forms.

You can also read your correspondence from TK online or set up appointment reminders for check-ups. To do so, simply activate the mailbox in our members' area "Meine TK".

### Health at work

At [www.firmenkunden.tk.de](http://www.firmenkunden.tk.de), you will find information about health promotion in the workplace, on demographic strategy and tips for healthy living and TK's current publications on health promotion in the workplace.

### Pointer.de – portal for young people

This partner portal from TK is a modern infotainment site that actively integrates all the main social media channels. With a range of subjects from health and diet to music and sports and to apprenticeships and university – [www.pointer.de](http://www.pointer.de) focusses on what really matters to young people.



An informed response every time

## Medical helplines around the clock

### TK-MediCall

Do you want answers to your questions on health matters right away? Perhaps you want to know what different types of treatment there are for a particular illness? Or haven't you understood a patient information leaflet?

You can call the TK-MediCall at any time, day or night and reach qualified English-speaking doctors. Even on the weekend, at night or on public holidays.

Around 100 specialist doctors work here, covering all major disciplines, from ophthalmologists, dermatologists and pain therapists to dentists. You can ask them about any health-related topics such as:

- illnesses and their symptoms
- examination and treatment methods
- medicines and their effects
- surgical procedures
- prevention and screening

You can also contact the doctors at TK-MediCall online. You will receive a personal reply using this method too. You can find a contact form ready to use at [www.tk.de](http://www.tk.de). The form is encrypted during transmission. Just fill it out and send it. Your queries will be answered within 24 hours.

### New: help prior to surgery

Are you about to have hip, knee, shoulder or back surgery? As part of our "Making well-informed decisions" service, orthopaedic doctors from TK-MediCall will explain your individual case and suitable alternative treatments. This way you can make an informed decision.

### TK-SecondOpinionCall

Contacting the TK-SecondOpinionCall will be of particular help to you when it comes to making far-reaching decisions regarding treatment. Specialist doctors from different areas of medicine will offer you expert assistance to better assess the chances and risks of the proposed treatment.

i

#### GOOD TO KNOW

##### Discretion is a matter of course |

We've set up our medical helplines (TK-MediCall, TK-SecondOpinionCall, TK-FamilyMediCall, TK-TravelMediCall) together with an independent telemedical centre. Just like your family doctor, the doctors who answer your questions are subject to patient confidentiality and must keep all patient data strictly confidential.

Find out more at [www.tk.de](http://www.tk.de), web code 5349.





### TK-TravelMediCall

Despite the best of preparation and care, you may need medical assistance during your stay abroad. Then you can count on the TK-Travel-MediCall.

The team of qualified doctors will assist you on the phone with professional and expert knowledge. 24 hours a day, 365 days a year. For instance, a single call is all it takes for the staff to give you the name of the closest German- or

English-speaking doctor or, upon request, to get in touch with your family doctor.

Regardless of whether you are going on holiday or on a business trip, the TK-TravelMediCall can also help you prepare for your trip. Simply call or visit us online at **[www.tk.de/reisen](http://www.tk.de/reisen)**. For example, you can obtain detailed information about which vaccinations are advisable and about medical care in the country of travel.

As a complement to our services, we offer you private foreign travel health insurance from our partner Envivas Krankenversicherung AG (more on page 31) or with the TK Traveller plan (refer to page 15).





### TK-FamilyMediCall

Many parents know this from painful experience: children often become ill suddenly, in the middle of the night or on the weekend, for instance. TK offers you a special service specifically for questions related to the health of babies, children and adolescents: the TK-FamilyMediCall.

The team at TK-FamilyMediCall is made up of experienced paediatricians, child psychotherapists and psychiatrists as well as other doctors from a diverse range of specialist fields. This is where you can obtain expert answers to your questions at any time day or night, such as:

- what to do when babies are teething
- how to clean grazes
- what helps when children have trouble getting to sleep
- how to cope with hyperactivity

A knowledgeable contact person is always ready to answer general questions about health and screening too. Every conversation is of course in strict confidence.

You can also contact the TK-FamilyMediCall at [www.tk.de/familie](http://www.tk.de/familie). You can ask your questions online. You'll receive an answer within 24 hours.

Older children and teenagers prefer to discuss some questions alone with a doctor. On the subject of sexuality, for example. Of course they can call the TK-FamilyMediCall themselves too.

**Callback service |** Upon request, you can be called back by a doctor at the TK-MediCall, the TK-SecondOpinionCall or the TK-FamilyMediCall. For example, if a doctor wants to gather additional information for you following your first call.

Exclusively for TK insurees

## Additional private insurance policies

Everyone has individual needs and requirements where health insurance cover is concerned. That's why TK, in cooperation with Envivas Krankenversicherung AG, gives you the option of supplementing your TK insurance cover individually by means of various private additional insurances. On especially favourable terms reserved exclusively for TK insurees. Here is a list of the plans:

**Zahn70 and Zahn90** | With a dental additional insurance, you can lower your co-payment for dental prostheses (crowns, bridges and prosthetics); inlays, implants and fillings are also subsidised. Both the policies even cover preventive dentistry.

**PraxisExtra and PraxisTop** | Supplements TK benefits in the areas of dentistry, preventive services, vision aids, alternative medicine practitioner and hospital. Includes foreign travel health insurance.

**StarterPlus** | Covers additional outpatient and inpatient benefits specially for young people up to the age of 29.

**KlinikSpezial** | Provides benefits for hospital stays such as accommodation in a single or two-bed room and treatment by the senior consultant as well as day surgery.

**KT-Plus** | The "Sickness benefit plus" plan protects you from loss of income during longer bouts of illness.

**KHT-Plus** | This daily hospital allowance plan pays you a daily allowance of up to 60 euros for a hospital stay.

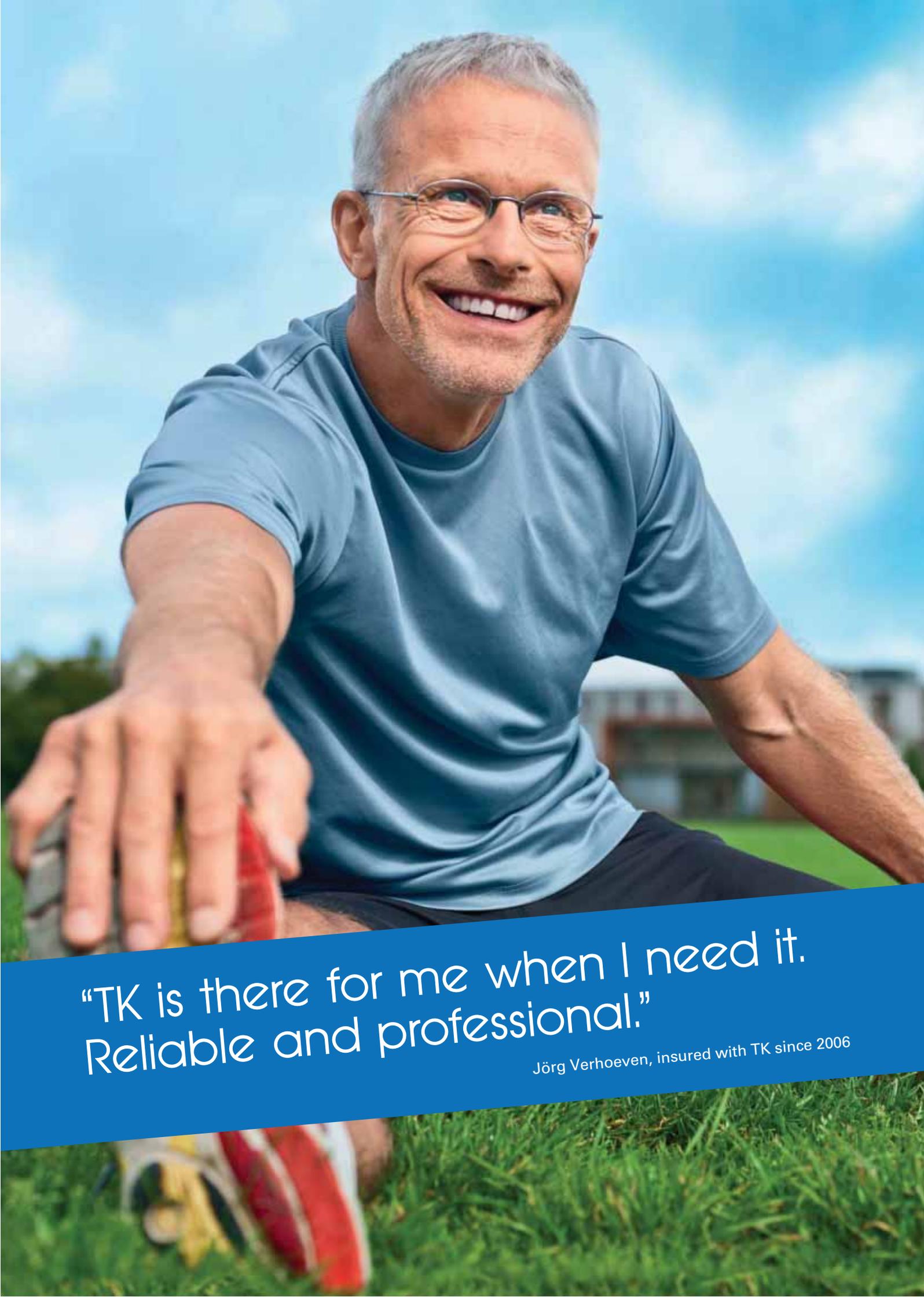
**TravelPlus and TravelXL** | TravelPlus is the foreign travel health insurance cover for travel of up to eight weeks. For longer stays abroad you are best insured with the TravelXL plan.

**VitalXtra** | Specially developed for insurees aged 60 and older, providing benefits for dental prostheses and vision aids.

**PflegePlus, PflegeXtra and PflegeAktiv** | Additional protection for long-term care with excellent value for money. The "PflegeXtra" plan supplements the "PflegePlus" plan with extensive advisory services.

You can obtain further information at [www.tk.de/zusatzversicherungen](http://www.tk.de/zusatzversicherungen).





“TK is there for me when I need it.  
Reliable and professional.”

Jörg Verhoeven, insured with TK since 2006

TK – the best choice

## TK membership

### Welcome to TK

Switch now and enjoy all the advantages of our excellent services and extensive benefits.

### It's so easy to switch to TK

Standard notice periods apply to anyone with compulsory or voluntary health insurance, regardless of the income limit. After switching insurance funds, members are always tied to their insurance fund for 18 months. The notice period is two months from the end of the month. However there is a special right to cancel if the health insurance provider starts to charge an additional premium or if it increases the rate of its additional premium. You can take advantage of this right up to the end of the month in which the additional premium is charged for the first time or in which the increase in the additional premium takes effect. In this case, the commitment period of 18 months does not apply.

**An example** | You give notice to your previous health insurance fund on 21 July with effect from 30 September. Your TK membership begins on 1 October.

It's as easy as this:

- ▶ complete the TK application
- ▶ give notice to your old health insurance fund
- ▶ send confirmation of cancellation from the previous health insurance fund to your TK
- ▶ TK will issue a certificate of membership and send this directly to your employer for you, if necessary.

### Information for students

For the most part, students are covered by their non-contributory dependants' insurance until their 25th birthday. They can then be insured immediately with TK.

### Do you have any questions about switching or membership?

We look forward to your call. You can reach us 24 hours a day, 365 days a year:

**Tel. 0800 - 422 55 85** (free call in Germany).

### GOOD TO KNOW



**Joining TK** | Apart from the application for TK membership, you will find plenty of information on all aspects of TK benefits and services at [www.tk.de/mitgliedwerden](http://www.tk.de/mitgliedwerden).



## Convincing benefits and services

# Recruit new members and win prizes

Have TK's benefits and services convinced you? Are you a satisfied member of TK? Would you like to recommend us?

Then make sure you take part in our big TK campaign "Recommend us and win prizes."

We award attractive prizes three times a year in a draw from among all those recruiting new members for TK – have a look at **www.tk.de**, **web code 3151** and find out what prizes you could win.

In addition, we will hold a draw to win an iPad from among all those who recruit a new member during the calendar year. And best of all: every time you recruit a new member for TK, your chance of winning will grow.

## It's easy to recruit new members

There are plenty of convincing arguments for TK. Just read this brochure through and start recruiting. A colleague or fellow student, for instance.

Once you have recruited a new member, just fill out the membership form together – and enter yourself as the recruiter. Send off the application and keep your fingers crossed. Good luck!



# TK advantages at a glance

## Always on the safe side

**Customer advice even outside business hours** | Do you have any questions related to health and health insurance? Our TK-Service-Team is there for you 24 hours a day, 365 days a year: Tel. 0800 - 285 85 85 (free call in Germany).

**Always a doctor to talk to** | For questions regarding health: our medical hotlines, TK-MediCall, TK-SecondOpinionCall and TK-FamilyMediCall, are available to you night and day – refer to page 28 or page 30.

**Travel without risk** | Have you fallen ill abroad? The TK-TravelMediCall is there to help and will give you the name of the closest German- or English-speaking doctor – see page 29.

## Individual insurance cover

**Plans to suit you** | Adjust your insurance cover to fit your personal needs – a variety of individual TK optional plans with different benefits makes this possible – see page 15.

**Excellent additional insurances** | Our partner, Envivas Krankenversicherung AG, offers you a range of additional insurances to suit your individual requirements. For example, alternative treatments, treatment by the senior consultant, dental prostheses or foreign travel – see page 31.

## Up-to-date information

**News online** | At [www.tk.de](http://www.tk.de) we offer you a wealth of information and services. The TK Reminder Service for screening appointments, for instance, and the TK Hospital Guide with hospital reviews by TK insurees – see pages 26 and 27.

**Knowing what helps** | You can obtain a lot of information about pharmaceuticals from us. In the pharmaceuticals database from Stiftung Warentest for example and the TK-ViA, a list of the medicines you have been prescribed in the past – see pages 26 and 27.

**Malpractice – knowing what to do** | In the case of well-founded suspicion of malpractice, we will help you to establish the facts and assist you in filing a claim for damages – see page 20.

## Valuable health tips

**Classes for those good resolutions** | Put your best intentions into practice with our health and exercise classes. We can help you, for example, to eat more healthily or give up smoking – see page 6.

**A bonus for staying active** | Get and stay motivated for better health with the TK Bonus plan. We will give you a bonus for attending screening examinations, health and exercise classes and a wealth of sports activities – see page 8.

## Exclusive benefits, all inclusive

**TK agreements with recognised specialists** | We enter into individual contracts with selected doctors and hospitals. The advantages for you are shorter waiting times and benefits beyond the standard – see pages 12 and 13.

**Travel vaccinations** | TK covers the cost of many vaccinations. This also applies to vaccinations recommended for private trips to remote countries – see page 7.

**Homoeopathy** | We cover the costs for homoeopathic treatment nationwide at specially qualified doctors – see page 9.

## Healthy growth for your health

**An upward trend** | With around 2,000 new insurees every day, TK is growing faster than other health insurance funds. Today there are already over 9 million insurees who rely on Techniker Krankenkasse's strong performance.

**Good value for money** | At TK price and service add up. TK insurees get more benefits than specified by law.

**Sound financial management** | TK has always been free of debt, because we work in accordance with good business practices. This is also attested to by our low administration costs and the ever-increasing range of benefits.

## We are here to help

Do you have any questions about health insurance or switching to TK? You can reach us any time, day or night, all year round at:

**Tel. 0800 - 422 55 85**

(free call in Germany)

Please visit our website for detailed information concerning health insurance and health: **www.tk.de**



Please visit us on:



Techniker  
Krankenkasse