



**BOSCH**

**BKK**

## **Bosch BKK**

The Bosch company health insurance fund (Bosch BKK) is the statutory health insurance scheme of the Bosch Group. For over 60 years we have been tending to the health and long-term care insurance needs of our members and their families.

In Germany, the statutory health insurance system provides comprehensive insurance cover. In addition to medical treatment, Bosch BKK also covers the costs of a wide range of check-ups and services during pregnancy. The basic principles of the German health system are described in the following.

If you are insured with Bosch BKK, the insurance contributions will be deducted directly from your salary by your employer (for example Bosch). You do not have to do anything yourself. If you are married, the insurance can also be extended free of charge to members of your family if they have no income or only a small income of their own.

### **Who is eligible for our insurance scheme?**

Bosch BKK is an open health insurance fund. In other words, insurance is available to anyone who satisfies the social security requirements for membership in a statutory health insurance scheme.

Have you been transferred to Germany, but your contract of employment is still in effect in your home country? If so, you are unfortunately not eligible for insurance with Bosch BKK or any other statutory health insurance fund. Your insurance cover in your home country takes precedence and remains in effect.

As regards employees from EU member states, the health insurance of the home country also remains in effect and has priority if so agreed with the local social security institution.

Were you previously insured in a non-EU member state and have now signed a contract of employment (for a term of several years) in Germany? If so, the German social security regulations apply and it is generally possible to join Bosch BKK.

### **Insurance for family members**

In most cases your husband or wife can be included in your insurance free of charge.

Children up to the age of 23, in certain cases even up to 25, are also covered by the insurance free of charge.



**BOSCH**

**BKK**

### **Medical treatment**

All members of Bosch BKK receive an electronic health insurance card (eGK) bearing their photograph. This entitles you to treatment at most doctors' practices. In Germany there are not only general practitioners but also specialists concentrating on particular fields. In some cases you will require a referral from your general practitioner before consulting a particular doctor such as a cardiologist or orthopaedic specialist. You should therefore consult your general practitioner first, who will then refer you to a specialist if necessary.

### **Dental treatment**

Your electronic health insurance card (eGK) also entitles you to dental treatment. Bosch BKK covers the costs of regular dental check-ups as well as prophylactic care for the avoidance of oral diseases. In accordance with statutory requirements we are not able to offer full cover for the costs of dental prostheses. The reimbursement of the costs of dental prostheses is subject to strict statutory regulations. You are therefore requested to contact us beforehand should you require dental prostheses or if your dentist is suggesting any special treatment.

### **Hospital treatment**

In case of emergency, your electronic health insurance card (eGK) entitles you to treatment at the nearest hospital. In emergencies, Bosch BKK will also pay for transportation by ambulance. In non-emergency situations, you are required to visit a doctor's practice first, from where you will be referred to a hospital if necessary. In most cases Bosch BKK will cover the costs of any hospital treatment needed. You will however be required to pay a surcharge of 10 euro per day – for a maximum of 28 days per year.

### **Medication**

Various medications are available from chemists' shops. Most medication can only be obtained on prescription. We make a distinction between statutory health insurance fund prescriptions (pink) and private prescriptions (green or white). We will cover the costs of medication obtained on statutory health insurance fund prescriptions. You will however be required to pay a surcharge of between 5 and 10 euro depending on the price of the pack. If medication is obtained on private prescriptions, you will be required to pay the cost of these in full. A third category is over-the-counter medication for the treatment of minor ailments or colds for example. Such products do not have to be prescribed by a doctor and the statutory health insurance fund can neither pay for nor reimburse the costs of these.

### **Therapeutic products and medical aids**

As a general rule, Bosch BKK will cover the costs of any therapeutic products and medical aids required for medical purposes. Please contact us before ordering any such items for clarification of the situation with regard to coverage of the costs. As is the case with medicines, statutory regulations again require you to pay a surcharge.



**BOSCH**

**BKK**

### **Prevention**

Bosch BKK will pay for a general check-up for people over the age of 18. This involves your doctor conducting a thorough examination and various laboratory tests. Cancer screening is also available for women over the age of 20 and men over 45. Bosch BKK cover further includes a range of check-ups for infants, children and juveniles. We will send you a reminder whenever any of these examinations is due. Bosch BKK will also cover the costs of most vaccinations, for instance to guard against tetanus, diphtheria, influenza, ticks, hepatitis A and B. And: We offer corporate prevention programmes in conjunction with Bosch.

### **Pregnancy and childbirth**

We can provide you or your wife with a range of services during pregnancy. We would be pleased to offer our advice if you require the assistance of a midwife or wish to take part in an antenatal course.

### **Home help**

Parents are sometimes confronted with a situation in which they are not able to look after their children, for example in the event of an illness requiring hospital treatment. In such cases, Bosch BKK will pay for a qualified home help for children under the age of 14.

### **Long-term care insurance**

In addition to your health insurance contribution, a certain amount will also be deducted from your salary at Bosch for long-term care insurance. This is intended to provide you with assistance if you should ever require long-term care. This is a further service offered by Bosch BKK. We would be pleased to advise you.

### **Social security number**

When you first enter employment in Germany you will be issued with a life-long numerical code: This is your "pension insurance" number ("Rentenversicherungsnummer"). Your social security number contains your date of birth and the initials of your surname. Entitlement to a pension can be acquired after working in Germany for a minimum of five years. The pension insurance number is required for other purposes as well, so please keep it in a safe place.

**BOSCH****BKK**

## Bosch BKK has even more to offer: Our range of voluntary benefits

In addition to the full range of statutory health and long-term care insurance benefits, Bosch BKK can also offer a number of extra, more extensive services. These include check-up schemes and personalised support in the event of illness for example. An outline of our most important extra services is given below:

- **Health awareness bonus programme:** If you can provide evidence of participation in healthy activities such as sport, we will reward you with a financial bonus (up to 90 euro per year in the "G-win sport" programme for insured persons or up to 60 euro for children).
- **Financial contribution towards health courses:** Provided they satisfy certain quality criteria, we will contribute towards the cost of health courses concentrating on exercise, nutrition or relaxation for instance. We will reimburse up to 80 euro per course for 2 courses per year. Please contact us first for advice!
- **Vaccinations:** We will also cover the costs of vaccinations for private holiday trips abroad, including malaria protection for example.
- **Excess tariff "Option S":** If you do not claim any or only certain benefits, we will pay you a bonus of up to 350 euro per year; if any treatment costs do arise, you will have to pay these up to a certain fixed amount.
- **Extra benefits for families:** We will provide you with assistance during pregnancy, childbirth and your children's primary school education in the form of information and special benefits. For example: Our "HappyFamily Budget" up to 200 euro, our "BabyCare" prevention scheme or payment for antenatal courses attended by your partner if insured by us.
- **Home help:** We will continue to pay for a home help even after you have left hospital if your doctor deems this to be necessary and if there are children below the age of 14 in your household (statutory limit 12 years of age).
- **Homeopathy:** We will pay for anamnesis by an approved panel doctor with additional homeopathic qualifications (first anamnesis 80 euro, subsequent anamnesis 31 euro).