



Your health. Our services.

All of the services from DAK-Gesundheit.

DAK
Gesundheit



Our strengths. Your advantages.

DAK-Gesundheit wants you to love your life. Always. We are with you from the beginning, always your competent health partner. It is our duty and our motivation: with us you will find exactly the right insurance coverage to meet your needs. Regardless of your current circumstances or phase of life, as Germany's cutting-edge health insurer we offer service quality that repeatedly sets standards. That's DAK quality.

Choose DAK-Gesundheit as your partner now and secure these excellent advantages:

- **Live and work healthy**
Offering one of the broadest range of insurance benefits in Germany, we are your competent health partner for your private and professional life.
- **First-rate services**
Benefit from our cutting-edge services, which are regularly awarded top marks by independent test institutes.
- **Best customer service**
Trust in on our TÜV-certified customer service. In your area with over 700 locations, or by phone 24 hours a day, 365 days a year.
- **Personal consultation**
Let our insurance and medical experts advise you – quickly, easily and competently.
- **Customised tariffs**
Tailor your personal insurance coverage to your requirements and enjoy the benefits of our personalised products.

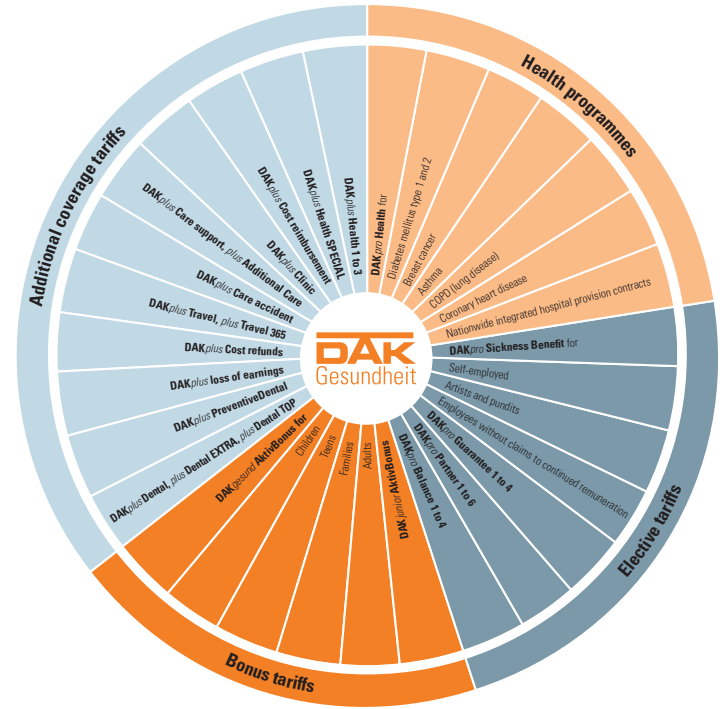




Customised tariffs. For every phase of life.

DAK customers can choose the tariff that best suits their circumstances. Attractive premiums, cash back on premiums, health programmes, additional coverage and bonus offers: it's all covered. Customise your personal insurance coverage with a tariff that matches your requirements:

- **Tariffs for health programs**
Highest quality medical services and treatments based on the latest scientific findings.
- **Elective tariffs**
For health and cost-conscious customers. Affordable tariffs with excess options and rewards.
- **Bonus tariffs**
Bonus points and attractive rewards to encourage an active, healthy lifestyle.



Simply live healthy. With twice the benefits.

DAKpro Balance

The **DAKpro Balance** tariff offers attractive rewards for a healthy lifestyle. The concept is simple: you take care of your health with things like preventive examinations and annual health level check-ups – we pay yearly rewards.

Outstanding advantages

- Yearly guaranteed rewards + bonus rewards
- For example: a yearly bonus of over €250 for individuals, €600 for families
- Motivation for a healthy lifestyle
- Minimal excess for the principal policyholder
- Accompanying research included

Have a look at the example on the next page.

Protect your health. Guaranteed advantages.



A small calculation. Big benefits.

DAK_{pro} Balance is right for you.

As shown in the following example, calculated for the Smith family and their children Max (14) and Maria (18):

Their guaranteed basic reward will be:

Smith family, per year € 60

Mr Smith will also receive additional rewards for:

- Measurement and documentation of four health indicators € 60
- Taking part in scientific questionnaires € 30
- Undergoing recommended preventive examinations € 30

Thus guaranteeing an additional € 120

The family bonus:

- Co-insured Mrs Smith and 18-year-old Maria also receive € 120 each from these additional rewards € 240
- With a certificate from a recommended preventive examination, 14-year-old Max brings the family another € 30
- With these and other Healthy active bonus activities, the entire family secures annual bonus points worth € 150

Thus the Smith family receives an additional yearly amount of € 420

With DAK_{pro} Balance, the Smith family receives an annual € 600*

The more insured family members there are, the higher the total yearly reward.

*Your maximum risk is € 5 a month.

A quality of service for customers who want the best out of life.



- Acupuncture treatment, alternative medicine and natural healing methods
- Outpatient rehabilitation
- Outpatient operations
- Outpatient preventive treatment at recognised health resorts
- Offers for pupils and students
- Social welfare consultants der Sozialversicherung
- Apps
- Medicine and bandages
- Second medical opinions
- Exemption from co-payments
- Consultant chat
- Advice in cases of medical malpractice
- Advice at home
- Advice on child nutrition
- "Startklar!" brochures for pupils
- **DAK** physician appointment service
- **DAK**Live better
- **DAK**-active programmes specially designed for the chronically ill
- **DAKdent-net**
- **DAK**-exclusive support
- **DAK**-specialist clinic for overweight children
- **DAKhealthyActiveBonus**
- **DAK**-health management
- **DAK**-health programme "Asthma in children"
- **DAK**-health programme (DMP)

- **DAKhealthCompass**
 - **DAKMedication/medical aidsCompass**
 - **DAKPhysicianCompass**
 - **DAKHospitalCompass**
 - **DAKCare ServicesCompass**
 - **DAKCare ConsultantCompass**
- **DAK**-hotlines
- **DAK**-Children's Health Hotline
- **DAK**-customer magazine
- **DAK**-online coaching programmes (exercise, nutrition, stress, pregnancy)
- **DAK**-online stop smoking programme
- **DAK**-specialist network
- **DAKAdditionalcoverage**
- Dialysis treatment
- DVD (e.g. „Living life to the fullest“, qigong, pregnancy)
- Reminder service for preventive examinations
- Available 24 hours/365 days
- Reimbursement of medical costs incurred abroad
- Events (e.g. fitness check-ups, corporate runs, DAK family events)
- Travel costs
- Corporate service
- Self-help facilitation
- Free choice of physician and hospital
- Sign language interpreter
- Cervical cancer vaccination
- Antenatal courses



- Preventive health courses: diet/exercise/relaxation/addiction
- At-home assistance
- Home nursing
- Midwife help
- Therapeutic aids
- Medical aids
- Individual tariffs
- "Preventing children's accidents" leaflet (vdek)
- Information for expecting mothers
- Internet: www.dak.de
- Orthodontic treatment
- Children's preventive and early diagnosis examinations
- Cost reimbursement (in Germany and abroad)
- Cost-free family insurance
- Vaccinations for foreign leisure travel free of charge
- Financial allowance if you are unable to work
- Financial allowance for sickness of a child
- Hospital treatment
- Health insurance coverage abroad
- Early cancer detection examination
- Medical information hotline
- Outpatient clinics (MVZ)
- Model projects
- Maternity benefit
- Courses of treatment for mother,

- father and child, and mothers
- newborn Screening
- Non-smoking training
- Palliative care
- Periodontitis treatment
- Patient information
- Psychotherapy treatment
- Rehabilitation sports and functional training
- Travel vaccines
- Rooming-in (admitting a companion)
- Postnatal exercises
- Immunizations
- Self-tests (interactive programmes)
- Sociotherapy
- Inpatient hospice
- Inpatient rehabilitation
- Inpatient care
- Therapies for chronic pain
- Prevention of dental disease
- Care management (personal DAK health consultant)
- Preventive examinations
- Elective tariffs
- Wellness program
- www.gesundheitsplusreisen.de
- www.justbesmokefree.de
- Children's early dental diagnosis examinations
- Dentures and crowns



Cleverly combined. Tailored additional coverage.

Additional coverage for comprehensive care

With HanseMercur's additional coverage tariffs you can extend your insurance coverage just the way you want it, so that it includes areas such as dental prostheses, corrective lenses, medications, health aids and foreign travel.

DAK Additional coverage features

- Affordable tariffs and excellent services
- Services are grouped into practical packages
- Steady premiums with guaranteed payments
- No brokerage
- Exclusively for DAK-Gesundheit customers

You have questions?

Then call us under **040 41192999**
Mondays to Fridays from 8.00 to 20.00.

Even more benefits. Exclusively for you.

DAKplus Dental/DAKplus Dental EXTRA/ DAKplus Dental TOP

Significantly reduce your own contribution towards dental replacement work such as crowns, bridges, inlays and implants with this additional cover – and enjoy private patient-quality treatment. You will be reimbursed up to 100% of your dental bill.

DAKplus Health

DAKplus 1, DAKplus 2 and DAKplus 3 – three offers specially tailored to your needs, allowing you to reduce physician and dental co-payments and receive preventive and non-medical treatment. No age restrictions.

DAKplus Health SPECIAL

The all-round tariff that pays for spectacles, dental prostheses, hospital treatment and treatment abroad. Protects you against high excess payments for outpatient treatment and accidents which require inpatient treatment.

DAKplus Clinic

You have free choice of doctors and are entitled to be accommodated in a one- or two-bed room.

DAKplus Reise 365

Global hospital insurance coverage for up to one year, does not cover youth.

We also have the right additional coverage for care services and loss of earnings, and for cost refunds, preventive dentistry and funeral cover.

Excellently insured. Perfectly taken care of.

