

A
PERFORMANCE
COMPARISON
OF THE
SYSTEMS

RELY ON THE BEST MEDICAL CARE AT ALL TIMES.

Enjoy comprehensive benefits for your health with private health insurance. And you also benefit from valuable services.



Services
entirely tailored
to your needs

BECAUSE HEALTH IS THE MOST IMPORTANT THING IN LIFE.

And you should not compromise when it comes to the most important thing. Health is a gift you give yourself.

Statutory or private insurance?

Many patients ask themselves this question. But it is worth taking a closer look at the differences between statutory health insurance and private health insurance.

This is because private health insurance offers comprehensive health protection with numerous benefits. In this brochure, we show you many reasons why private health insurance is a good choice.

With private health insurance, you are able to choose your benefits individually – to suit you, your family and your plans for the future.

GOOD REASONS FOR CHOOSING PRIVATE HEALTH INSURANCE:

- + Free contract design
- + Stable benefits for a lifetime
- + Contributions determined irrespective of income
- + Premium refund in the event of exemption from benefits possible
- + Free choice of doctor and clinic
- + Co-insurance of children possible



CARE IN OLD AGE IS SECURED FOR THE LONG TERM.

Suitable premiums and a strong benefit package – even in old age, even if the complaints start to mount up and the doctor's visits increase!

Your considerations and questions: Will the insurer reduce the benefit offer because of the higher costs? Can I be evicted? Can I still pay for my care? With private health insurance, you are protected.

Best and affordable protection even in old age.

Contribution rates in statutory health insurance are incomedependent – different contributions are paid for the same basic cover. With private health insurance, the premiums are calculated individually. Age at start of contract, state of health and scope of insurance play a role in the calculation.

The capital cover principle ensures that contributions do not rise as people "get older". The total risk of the individual is calculated over



the entire lifetime and distributed equally over the expected lifetime.

Mathematically, this results in the same monthly cost (ageing provision) – even though the risk of illness increases with age.

THE DIFFERENCES AT A GLANCE:

	With private insurance	With statutory insurance
Benefits are guaranteed	✓	✗
Ageing provisions	✓	✗
Additional ageing provision (statutory surcharge)	✓	✗
No dependence on government subsidies	✓	✗



PREVENTION IS BETTER THAN CURE.

To keep you healthy for a long time, private health insurance covers the costs for important preventive examinations.



Serious illnesses cannot always be avoided – but it is up to everyone to minimise this risk.

A number of preventive medical check-ups are part of the statutory health insurance's catalogue of benefits.

Age and gender are the main criteria that deter-

mine which examinations can be used and at what intervals.

For example, only people over the age of 35 are allowed to have a classic health check. And only every 3 years.

Unfortunately, there are also useful preventive examinations that are not covered by statutory health insurance at all. These include, for example, glaucoma screening or an ultrasound of the ovaries for early cancer detection.

Private health insurance is also based on the benefits catalogue of the statutory health insurance. **The great advantage (depending on the tariff) of private health insurance is that the costs for further or even more extensive and therefore more precise preventive examinations are reimbursed.** In addition, you can take advantage of the preventive medical check-ups regardless of your age.

THE DIFFERENCES AT A GLANCE:

	With private insurance	With statutory insurance
Preventive medical check-ups (within the framework of the statutory programmes)	✓	✓
Pension benefits independent of age	✓	✗
Additional preventive care (beyond the statutory programmes)	✓	✗



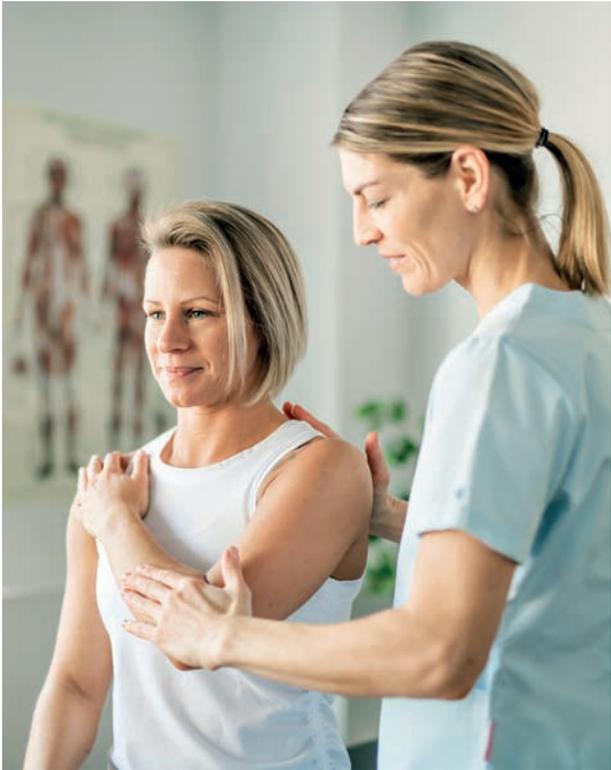
SEE SPECIALISTS FASTER.

If the worst comes to the worst, it is important to get fast and professional help.

Let's say you are cycling and you hit the kerb. You fall on your shoulder. You stand up, shake yourself down and ride on. The next morning, the pain is more severe and you visit your GP, who refers you to a specialist for a more in-depth examination, in this case a radiologist.

With statutory health insurance, you usually have to wait several weeks for an appointment with a specialist.

If you have private health insurance, you can contact selected specialists. The probability of getting an appointment at short notice is much higher. **This means you will quickly receive an exact diagnosis and then get exactly the right treatment to get fit again!**



THE DIFFERENCES AT A GLANCE:

	With private insurance	With statutory insurance
Likelihood of an appointment at short notice with a medical specialist	✓	✗



ALL YOU NEED FOR A BEAUTIFUL SMILE.

Good teeth enhance a good appearance. The costs, however, can often freeze a warm smile.

You feel what is initially just a slight pulling sensation in the tooth but then develops into throbbing and finally severe pain. Dental treatment cannot be avoided. In this situation, you need a high-quality implant including previous bone augmentation. Cost: 3,950 euros.

High level of reimbursement for implants etc.

Statutory health insurance only pays a fixed cost subsidy within the framework of standard care. In this case, that is just 446.00 euros. If you want the top solution in the form of an implant, you pay the difference yourself.

Private health insurance, on the other hand, pays a high percentage (depending on the contract) of the costs for the implant. This means that you only have a small co-payment for high-quality dentures.



THE DIFFERENCES AT A GLANCE:

	With private insurance	With statutory insurance
Benefits within the framework of standard care	✓	✓
Professional teeth cleaning	✓	✗*
Higher quality care	✓	✗
Extensive reimbursement for dentures (including implants)	✓	✗
No dental scale (in the first years)	✗	✓

* Benefit may be possible as a voluntary benefit or as part of a bonus programme



THE BEST POSSIBLE CARE FOR SERIOUS ILLNESSES.

When there is a lot at stake, you should not compromise on treatment.

Cancer is diagnosed. Surgery and subsequent chemotherapy are unavoidable. What is important now is optimal care. With the best doctors and comfortable surroundings to recover in peace.

Full benefits in the worst case.

An operation in the nearest hospital, treatment by doctors on duty, bed in a large ward and tried-and-tested but inexpensive drugs for chemotherapy – this is what statutory health insurance provides.

With private health insurance treatment is provided in a special clinic for the specific diagnosed form of cancer by specialised doctors.

A new, very expensive drug is administered as



part of the chemotherapy. Fewer side effects, fewer sessions and treatment by a consultant – the costs do not matter!

THE DIFFERENCES AT A GLANCE:

	With private insurance	With statutory insurance
Free choice of hospital	✓	✗
Senior consultant treatment	✓	✗
Accommodation in a single or double room	✓	✗
Best, most modern medicines	✓	✗
Recommendation: Who is the best possible practitioner?	✓	✗



GENTLE MEDICINE FOR YOUR HEALTH.

Alternative and resilient treatments are no longer the exception, but the rule in many areas of health today.



Spring is awakening: grasses, trees and plants are blooming – and the wind is carrying pollen and seeds through the air. Whilst this may sound delightful, it can cause major problems for many people with allergies. Conventional medicines only bring short relief. Alternative treatment can help here.

Benefit from alternative treatments.

Statutory health insurance does not help here.

Private health insurance is different: You can quickly arrange treatment with an alternative practitioner. After an initial examination, a diagnosis is made. Acupuncture follows – and with it: significant relief.

The costs are covered.

THE DIFFERENCES AT A GLANCE:

	With private insurance	With statutory insurance
Reimbursement of the costs for alternative treatment	✓	✗
Homeopathic medicines	✓	✗



REASON TO CELEBRATE: THE NEXT GENERATION IS HERE!

You should protect your life's greatest joy from the very beginning, as their first steps are often the most important ones!

An exciting phase of your life begins: a small miracle is growing. Nothing should be left to chance: Regular maternal and baby check-ups during pregnancy provide reassurance, and allow possible complications to be detected and averted at an early stage.

For an optimal start in life.

During pregnancy, statutory health insurance covers three ultrasound examinations. Important tests for diseases such as rubella, hepatitis B, HIV or gestational diabetes are also reimbursed. Further services are only available as self-pay options.

Private health insurance covers all examinations carried out in the interest of the growing child and the mother. Enjoy childbirth Patients are entitled to top benefits and are free to choose their hospital.

Child sickness benefit

Statutory health insurance funds offer a child sickness benefit in the event of a child's illness if a working parent has to take over the care of the child. All persons insured under the statutory health insurance scheme are entitled to child sickness benefit.

If one parent has private insurance and the other has statutory insurance, child sickness benefit is paid if the child has statutory insurance.

If both parents have private insurance, there is no entitlement.

However, privately insured employees are entitled to receive continued payment of wages under section 616 of the German Civil Code (BGB) if they have to stay at home temporarily due to the illness of their child. However, the regulation does not apply if this is excluded by their labour or collective agreement.

THE DIFFERENCES AT A GLANCE:

	With private insurance	With statutory insurance
Pregnancy examination in accordance with legally defined requirements	✓	✓
Additional examinations beyond the legal framework (e.g. neck fold measurement etc.)	✓	✗
Premium benefits during childbirth (e.g. senior consultant treatment and 1/2 bed room)	✓	✗
Child sickness benefit	✗	✓



ENTITLEMENT TO THE BEST BENEFITS – PERMANENTLY AND RELIABLY.

Private health insurance guarantees that you will always receive the examinations, treatments and therapies that you need.

With private health insurance, you receive optimal medical care if you fall ill; the only criterion for benefits is medical necessity. Statutory health insurance, on the other hand, requires benefits to be "sufficient, appropriate and economical".

Don't be afraid of new reforms and laws.

With statutory health insurance, benefits can be reduced by legal framework conditions.

With private health insurance, you benefit from guaranteed contractual benefits. There are also no restrictions on the authorisation of innovative therapies or budget limits for doctors.



THE DIFFERENCES AT A GLANCE:

	With private insurance	With statutory insurance
Lifelong guaranteed benefits on a contractual basis	✓	✗
Independence from state benefit cuts	✓	✗
Instant access to medical progress	✓	✗
Budget-independent billing of doctors	✓	✗



FREE CHOICE – FOR A LIFETIME

You can choose your experts or the clinic of your choice, private health insurance will always provide you with the best treatment.

With private health insurance, your contract regulates the benefits – with statutory health insurance, the state does. Free choice of doctor and hospital is one of the great advantages of private health insurance.

Decide about your own care yourself.

With statutory health insurance, you are bound to panel doctors who are licensed by the statutory health insurance scheme. This means that in the event of an accident, for example, patients are taken to the nearest available hospital.

With private health insurance, you choose where and from whom you would like to receive treatment.

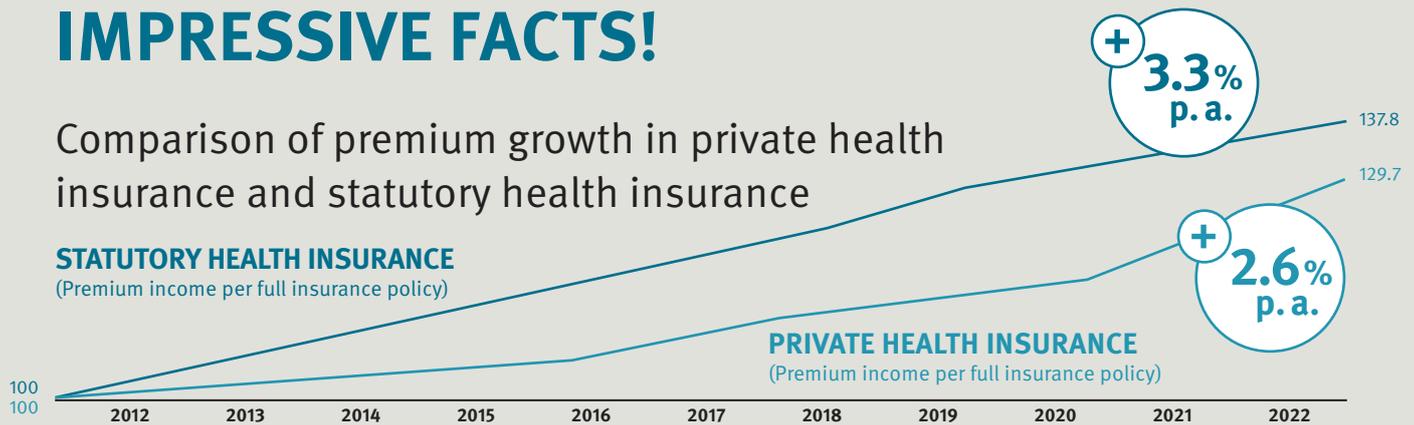


THE DIFFERENCES AT A GLANCE:

	With private insurance	With statutory insurance
Free choice of doctor	✓	✗
Free choice of clinic	✓	✗
Free choice of available treatment options	✓	✗
Naturopathic treatment	✓	✗

IMPRESSIVE FACTS!

Comparison of premium growth in private health insurance and statutory health insurance



Note: 2012 = 100; 2021 and 2022 were extrapolated
 Source: own calculation based on BAS (2021), BMG (2012-2021a, 2021b), PKV-Verband (2014-2020) and PKV-Verband (2021)

How to afford yourself the best protection even in old age:

<p>THE STATUTORY SURCHARGE OF 10 % is included in the premium of private health insurance until the age of 60 in order to stabilise the premiums in old age. It ceases to apply at the age of 60. Contributions are stabilised from the age of 65.</p>	<p>THE ALLOWANCE FROM THE GERMAN PENSION INSURANCE is transferred monthly by the pension insurance (almost as an "employer"). It amounts to 7.95 % of the retirement pension drawn.</p>	<p>DAILY SICKNESS ALLOWANCE is usually no longer needed when the pension starts and is terminated. The contribution drops.</p>
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You can also reduce your premiums in old age by lowering your premiums for tomorrow today – with a **contribution reduction tariff!**



Best care for your children.



<p>Insurance cover can be tailored to your needs and your children are covered by private insurance on an individual basis.</p>	<p>For newborns, there is no health check for subsequent child insurance – birth defects and congenital illnesses are insured in private health insurance.</p>
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Yes, you return to statutory health insurance.

<p>EMPLOYEES Employees under 55 years of age can return to statutory health insurance if their current and future salary is below the annual salary threshold. It is also possible to return to the statutory health insurance scheme by claiming unemployment benefit I.</p>	<p>FOR SELF-EMPLOYED PERSONS Self-employed persons can return to the statutory health insurance scheme if they return to a full-time job that is not self-employed and their salary is below the annual salary threshold. If you no longer have an income, you may also be covered by the statutory health insurance's family insurance (spouse).</p>
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TIP: The private health insurance offers a **basic tariff** for insured persons. This includes almost the same benefits and monthly contributions as the statutory health insurance!

HOW TO SWITCH TO PRIVATE HEALTH INSURANCE.

We will be happy to guide you through the process of personally changing to better medical care. No matter whether you come to us from statutory health insurance or existing private health insurance.

CHANGE FROM STATUTORY OR PRIVATE HEALTH INSURANCE TO GOTHAER.



1.

See when you can switch to Gothaer



2.

Submit application incl. risk assessment



3.

Wait for Gothaer Krankenversicherung to accept the contract



4.

Submit notice of termination to your health insurance provider now.

Change from statutory health insurance.

Please note: The minimum commitment period for statutory health insurance is 12 months! This does not apply, however, in the event of an increase/levy of an additional contribution or if there is a change of status. (Warning, consider optional tariffs!)

Change from private health insurance.

When changing private health insurance, the notice period must be observed. This is 3 months before the end of the insurance year. The minimum contract period must also be observed. If the existing health insurance company adjusts the premiums, you have a special right of termination.

Top tip:

With contracts concluded in 2009 or later, the existing ageing provisions are transferred in part or in full to Gothaer. Please note the transfer value for this.

Important:

If you are employed, you will receive a contribution subsidy for health and long-term care insurance from your employer. You will receive a certificate from Gothaer for this in accordance with § 257 SGB V after conclusion of the contract.

Submit this directly to your employer (payroll office, personnel department) in order to receive the allowance.

ALSO:

best care for your children too.

Your children are insured privately on an individual basis. The health check is waived for newborns in the scope of subsequent child insurance – birth defects and congenital diseases are also insured under private health insurance.

GOTHAER – TOP IN DIGITAL HEALTH PROMOTION.

Gothaer private health insurance ensures that you always have access to the latest digital services.

Benefit from modern and smart health services. We will continue to be forward-thinking for you and your quality of life, working with innovative partners who can support you with the latest solutions and therapies.

Consultations by video, chat or telephone.

With a **digital consultation** you not only save time, but can also easily reach specialists from around 30 disciplines. You can ask any questions easily by video, chat or phone.

BabyCare screening programme for pregnant women.

Gothaer is the first and still the only private health insurance company to offer women the **BabyCare screening programme** free of charge to prevent premature births and other complications during pregnancy.

Symptom checker for an initial assessment.

Is there something pinching or feeling strange in your body? The **Symptom Checker** enables all Gothaer policyholders to check symptoms and get an initial assessment.

OUR DIGITAL PARTNERS AT A GLANCE:



Digital appointments



Symptom checker for an initial assessment



Preventative programme for pregnancy



Find the right doctor more easily

Second Opinion Service.

If you have a health problem, choosing the right doctor is a difficult challenge. With certain diagnoses and treatments, it may be that only a small selection of specialists can be considered.

Family, friends and the internet can't always help either. Gothaer offers you an independent, individual and fast **second opinion service**.



We are constantly expanding our services: learn more on www.gothaer.de about our current health services.

THE GOTHAER CARD.

Sometimes a small card can have big impact.
With the Gothaer card you are a private patient.



The Gothaer card for privately insured persons: very valuable in hospital.

The Gothaer card identifies you as a privately insured person in hospital and will guarantee that accommodation costs will be settled directly between the hospital and Gothaer.

THE GOTHAER HEALTH APP.

In the Gothaer health app, we offer you numerous digital services for your health and that of your family.

With the health app, you can easily submit your doctor's bills and prescriptions to us using your smartphone.

- › **Scan invoices and submit them in bundles.** Complex encryption procedure - ensure the highest level of data security.
- › **Fast reimbursement to your account** – usually before your doctor's payment deadline.
- › You can also research **appropriate doctors in your area** and make appointments directly **online**.



Download the app:
www.gothaer.de/rechnungsassp

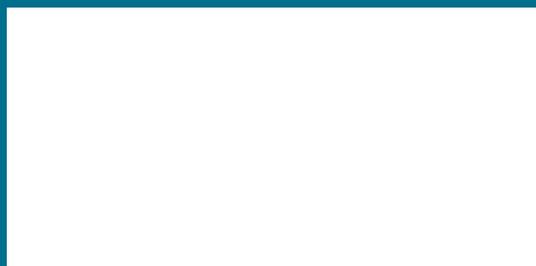


GOTHAER – A STRONG PARTNER FOR YOUR HEALTH.

You can always rely on us and our experience.

- › Competent and experienced in the health sector
- › Individual solutions for private health insurance
- › Excellent ratings from independent institutes
- › Valuable additional services for health

Get advice now!



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The following applies to all the listed benefit statements:
The full scope of benefits is specified in the General Conditions of Insurance, which we will be happy to send you on request.

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