

Trained professionals from around the world

Comparison of benefits between Tariff NK.select XL and Tariff Hi.Medical & Hi.Dental

Quality criteria	NK.select XL	Hi.Medical L und Hi.Dental L
Target group	Customers from a non-EU/EEA country who are directly planning to come to Germany permanently or customers from an EU/EEA country	Customers from a non-EU/EEA country coming to Germany with a limited residence permit
Duration	Permanent	Maximum 5 years, then option right into all open unlimited comprehensive health insurances
Calculation	With old-age reserve (financial old-age reserve)	At particularly attractive premium conditions, since calculated without old-age reserve; premium increases with conversion to an unlimited comprehensive health insurance
Deductible per year and insured person	For out-patient, in-patient, dentist: NK.select XL 600 € 600 NK.select XL 1200 € 1,200 NK.select XL 3000 € 3,000 (for children and teenagers half)	For out-patient: Hi.Medical L P500 10 % up to € 500 Hi.Medical L 1200 € 1,200
Bonus (monthly payment, offset in the event of a benefit claim)	NK.select XL Bonus with € 100 monthly bonus (for children and teenagers half)	–

At the doctor	NK.select XL	Hi.Medical L und Hi.Dental L
Scale of fees for doctors (GOÄ), out-patient	Also beyond their maximum rates – if objectively and legally justified.	Up to the maximum rates
Medical treatment	100 %	100 %
Medicines and dressings	100 %	100 %
Rides and transports	100 % – To and from the nearest available suitable doctor/hospital in case of emergencies, inability to walk, dialysis, deep therapy, chemotherapy and out-patient surgeries	100 % – To and from the nearest available suitable doctor/hospital in case of emergencies, dialysis, deep therapy and chemotherapy
Psychotherapy	90 %	100 % for 25 sessions per calendar year
Medical aids	100 %	100 %
Remedies	100 % to the tariff catalog	100 % up to € 1,500 per calendar year to the tariff catalog, in case of serious illness or an accident beyond that
Medical screening	100 % – Without limitation to the statutory programs	100 % – In accordance with statutory programs without age limitation
Vaccinations	100 % (recommended by the STIKO), including travel vaccinations	100 % (recommended by the STIKO)
Visual aids/refractive surgery (e.g. Lasik)	Up to € 450 every 2 years. Refractive surgery (e.g. Lasik) up to € 2,500/eye, every 5 years.	Up to € 250 every 2 years. Refractive surgery (e.g. Lasik) up to € 750/eye, once during the contract period
Alternative practitioner	80 % up to € 2,400 per calendar year (GebüH)	100 % up to € 500 per calendar year (GebüH)
Fertility treatment and cryopreservation	100 %	Fertility treatment: 100 % up to 2,500 € (at the earliest 24 months after the start of insurance coverage) cryopreservation: 100 %

In the hospital	NK.select XL	Hi.Medical L und Hi.Dental L
Scale of fees for doctors (GOÄ), in-patient	Also beyond their maximum rates – if objectively and legally justified	Up to the maximum rates
Private hospital	100 %, for private hospitals max. 200 % of the costs that would have been incurred in a public hospital. No limit in case of emergency/accident	100 %, for private hospitals max. 100 % of the costs that would have been incurred in a public hospital. No limit in case of emergency/accident
Treatment	100 % for private medical treatment	100 % for private medical treatment
Accommodation	100 % for one-bed room	100 % for one-bed room
Rooming-In	100 % up to the age of 16	100 % up to the age of 16
Ambulance transportation	100 % – Transportation to and from the nearest suitable hospital Additionally: 100 % for rides to and from the nearest suitable hospital in case of emergencies, inability to walk and chemotherapy	100 % – Transportation to and from the nearest suitable hospital

At the dentist	NK.select XL	Hi.Medical L und Hi.Dental L
Scale of fees for dentists (GOZ)	Also beyond their maximum rates – if objectively and legally justified	Up to the maximum rates
Dental treatment	100%	100 %
Dental prophylaxis	100%	100 % up to € 100 per calendar year
Dentures and inlay	90%	100 %
Orthodontics	90%	100 % until 18 years or in case of accident
Maximum amounts for dental treatment	<p>Maximum performance amounts, in total</p> <p>€ 1,500 in the 1st calendar year</p> <p>€ 3,000 in the 1st to 2nd calendar year</p> <p>€ 4,500 in the 1st to 3rd calendar year</p> <p>€ 6,000 in the 1st to 4th calendar year</p> <p>unlimited from the 5th or 4th calendar year.</p> <p>If the Insured has had an annual preventive dental checkup in the last 5 calendar years prior to the start of this insurance, the limit will not apply beginning with the 4th calendar year. These maximum amounts do not apply in case of an accident</p>	Permanent maximum performance amount of € 1,500 per calendar year

Further benefits	NK.select XL	Hi.Medical L und Hi.Dental L
Promotion for medical screening and vaccinations	Out-patient and dental medical screening as well as vaccinations are not counted towards the deductible/bonus and are not taken into account for premium reimbursement	–
Co-insurance free of charge of one child	Up to the age of 1	–
Childcare allowance	€ 100 per day, max. 10 days per calendar year	–
Family and household help	100 % up to € 150 per day	–
Digital health applications/services	<p>100 % for digital health applications included in the list of digital health applications of the Federal Institute for Drugs and Medical Devices</p> <p>80 % up to € 1,600 of the performance amount per calendar year for other digital health applications after written agreement in advance</p>	<p>100 % for digital health applications included in the list of digital health applications of the Federal Institute for Drugs and Medical Devices</p> <p>80 % up to € 1,600 of the performance amount per calendar year for other digital health applications after written agreement in advance</p> <p>Digital health services: 100 % up to € 120 per calendar year</p>
Hospice	100 %	100 %
Spa treatment/Spa allowance	<p>Benefits for spa treatments for medical services, medicines and dressings (without accommodation costs) at the respective reimbursement rates as well as 100 % for spa schedule and spa tax;</p> <p>Spa allowance: € 20 per day, for max. 28 days</p>	<p>Benefits for spa treatments for medical services, medicines and dressings (without accommodation costs) at the respective reimbursement rates as well as 100 % for spa schedule and spa tax</p>
Out-patient palliative care	100 %	100 %
Home nursing care	100 %	100 %

Further benefits	NK.select XL	Hi.Medical L und Hi.Dental L
Sociotherapy	100 %	100 %
Social pediatrics and early intervention	100 %	–
Medical training for chronically ill people	100 %	–
Return transport/burial abroad or repatriation	100 % reimbursement for additional travel costs; also burial abroad or repatriation to Germany	100 % reimbursement for additional travel costs

Please note that the scope of the individual health benefits results from the tariff conditions.