

Perfect for families – optimally protected with the Hallesche tariffs.

Trust. Care. Responsibility. Synonyms for family, illustrating how important our loved ones are to us. With our family-friendly rates, we would like to demonstrate how important you are to us! Starting with co-insurance of your newborn, without any health examination and waiting periods, reimbursement of the costs of accompanying your child to hospital until he or she is 16 years old, and benefits for all medical screenings and vaccinations that are recommended – **our tariffs are more than just an option for families.**

Top services for the whole family

- 24 / 7 medical video consultation and health phone with parent counseling
- Specialist appointment service
- Digital support through health apps and online care services

Flexible and individual options during parental leave

During parental leave, the employer subsidy for private health insurance does not apply for privately insured persons. During this time, we offer you the option of switching to a tariff level with a higher deductible, thereby reducing your premium.

After the end of parental leave, you have the option of returning to the original tariff level, and this **without** a new **health check** and without **waiting periods**.

Our highlight: NK.select

The NK.select tariff concept, with the NK.select XL, L and S tariffs, offers the best protection as well as numerous benefits for families. For children and teenagers up to and including the age of 20, for example, the deductible is halved, and with the NK.select FLEX option module you can flexibly adapt your insurance coverage to new life situations within NK.select family.

	XL	L	S
For the first 12 months , your children are insured premium-free .*	yes	yes	yes
Lump sum , when your child is sick and needs to be taken care of	100 €/day (up to 10 days per calendar year)	100 €/day (up to 10 days per calendar year)	–
Family or domestic assistance	up to 150 €/day	up to 100 €/day	–

* If the parent is insured in the tariff level bonus, the child will be insured free of charge in tariff level 1200 and can switch to the tariff level bonus without risk assessment after the end of the contribution-free period.

Good to know:

In NK.select, medical screenings (e.g., U and J examinations), dental prophylaxis as well as protective and travel vaccinations (according to STIKO recommendations) are not counted towards the deductible and you are entitled to a premium refund, despite reimbursement of these bills.



Please note that the scope of the individual benefits is determined by the insurance conditions.