Company health insurance

Increase your appeal to skilled professionals!

PLUS your advantage on the labour market: optimum cover for employees

An investment in the health of your workforce is an investment in your business

Company health insurance enables you to invest in the health of your employees. This benefits both sides.

Healthcare cover
Additional healthcare cover makes your company more attractive to highly qualified professionals.

Employee retention
Company health insurance boosts your employees' enthusiasm and motivation. Satisfied employees are less likely to switch companies.

Shows that you care and are socially committed
You offer your employees high-quality health benefits and show that you are committed to the social welfare of your workforce.

Keeps performance at a high level
Company health insurance allows you to reduce your employees' sick leave. Healthy employees are capable employees.

Reduces taxes and social insurance contributions
As a benefit in kind, contributions to a company health insurance are not subject to taxes or social insurance contributions up to an exemption limit of €50 per month.

Strong upward trend

"More than 1.6 million employees are covered by company health insurance."
Source: PKV-Verband, 2022

Does not require you to spend a lot of time, thanks to the fully digital contract management.

You don't have to do anything in the event of a claim, because SIGNAL IDUNA reimburses invoices directly to employees.

There are no legal grey areas, data protection is preserved and health data remains private.

Company health insurance offers added value for your employees

SIGNAL IDUNA's company health insurance is a powerful addition to your employees' health insurance cover.

Loss of earnings, dental care, preventive care, glasses, hospital stays, medication and much more
More comprehensive cover for the key areas of your employees' health.

In the event of pre-existing conditions, ongoing treatments [1] and missing teeth
Instant insurance cover, without waiting periods, without health checks and without pitfalls.

For employees with statutory and private health insurance
Extensive services for both groups.

24/7

Exclusive 24/7 assistance cover
A wide range of modern and up-to-date services is included – for example, video consultation, doctor appointment service, second opinion, travel and vaccination advice.

Protected by an excellent health insurer with outstanding health insurance plans*
The best services and cover only with SIGNAL IDUNA – confirmed by top ratings.

Excellent quality

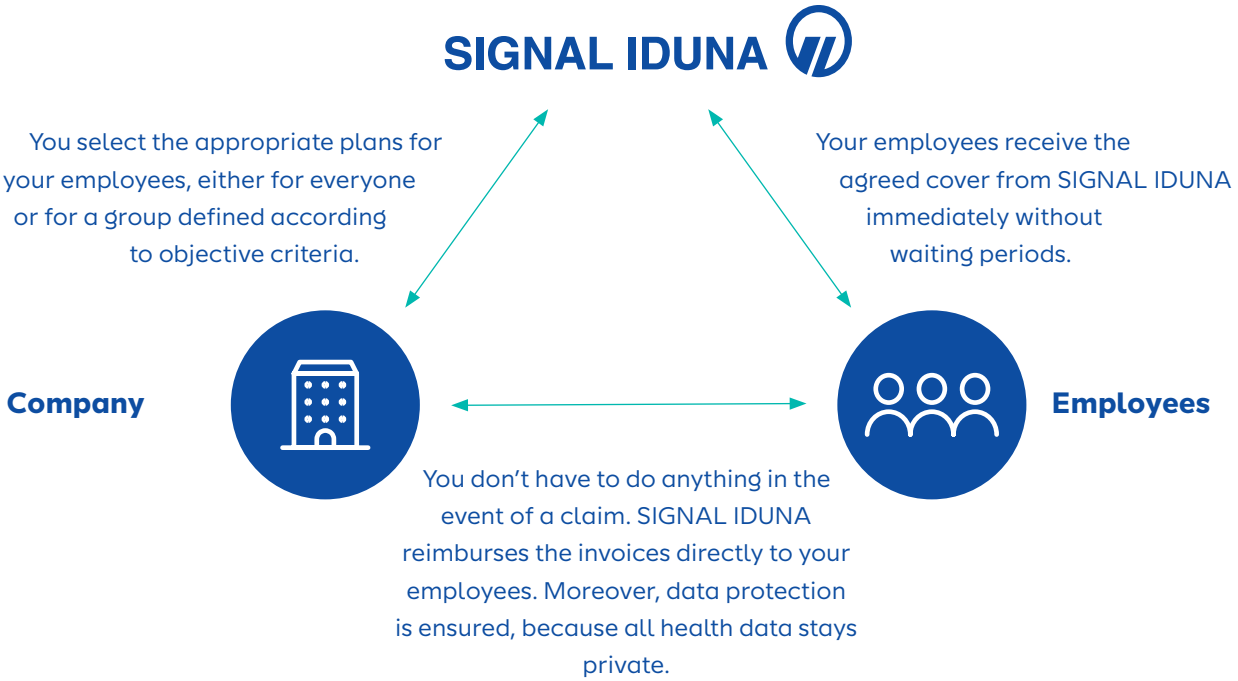
*

[1] The UnfallPrivat+ plan does not cover accidents that occurred before the insurance cover commenced.

How it works: quickly and easily

You can take out and manage company health insurance for your employees simply and straightforwardly.

1. Select cover



2. Registering and deregistering employees

You can register your employees in our SI employer portal with three mouse clicks. You can deregister an employee just as quickly if he or she leaves your company.

Get to know our Produktlinie +. Whether it's budget variants, modular health insurance plans or the combination of budget variants and selected modular insurance plans – the choice is yours.

Our budget variants – innovative and effective

With our three budget variants, you can offer your employees optimal and comprehensive healthcare cover. When you select the budget variant, you also specify the budget amount for which your employees can claim cover.

Overview of our innovative budget variants:

GesundAKTIV+ *

GesundAGIL+ *

GesundAKTIV+
plus 70 % of dental prostheses
Implants, bridges, crowns, inlays, orthodontics etc. are reimbursed
over and above the budget!

GesundVITAL+ *

GesundAKTIV+
plus 90 % of dental prostheses
Implants, bridges, crowns, inlays, orthodontics etc. are reimbursed
over and above the budget!

Choice of budget amounts **: €300 | €600 | €900 | €1,200 | €1,500

Care covered by all variants **:

Dental prostheses
Implants, bridges, crowns, inlays, orthodontics etc.

Dental treatments
E.g. for fillings, root canal, periodontal and analgesic treatment

Dental care
Professional dental cleaning 100 %, up to € 300 per insurance year, bleaching: up to € 100 per insurance year

Visual aids
Glasses, contact lenses up to € 300 per insurance year, surgical correction of visual acuity, e.g. LASIK

Medicine, remedies and aids
Additional payments for home care, medicine, bandages, remedies and aids including residual costs for aids

Preventative medical check-ups (including individual health services (IGeL))
Additional travel vaccinations, prevention courses

Includes assistance cover

Naturopathy
Alternative practitioners and doctors (e.g. chirotherapy, chiropractic care, osteopathy) including medicine/bandages and kinesio tape up to € 100 per insurance year

Optional modules that can be combined as needed:

- UnfallPrivat+ *
- KlinikPrivat+
- KT+ *

* Can be taken out for people with statutory and private health insurance.
** The maximum reimbursement amounts apply per insurance year.

This brochure is an extract from the plans. In detail, the General Insurance Conditions for Company Health Insurance Parts I and II and the Schedule of Cover for Assistance Services apply.

How your workforce benefits from company health insurance

Thanks to company health insurance, your employees are well covered and can choose from many benefits to maintain and promote their health.

How easily Anna gets insurance cover from SIGNAL IDUNA

Anna's company chose **GesundAKTIV+ 600** with a budget of €600 per employee.

Anna and the other employees are registered by the company.

There is no health check for Anna or any of the other employees.

Anna and all of the other employees are now insured.

How quickly Anna gets her money back from SIGNAL IDUNA

Anna's company chose **GesundAKTIV+ 600** with a budget of €600 per employee.

Anna needs new glasses and decides to get lenses and a frame that together cost €300.

She sends the invoice to SIGNAL IDUNA using the app.

Anna is immediately reimbursed the €300 by SIGNAL IDUNA.

Anna still has €300 of her budget left. She plans to use it for professional dental cleaning and other services.

Additional modules allow reimbursements to be made without using up the budget

Jan's company selected **GesundVITAL+ 600**. As a result, Jan has a budget of €600 and 90% cover for dental prostheses.

Jan unexpectedly needs an inlay for €1,000.

The statutory health insurance contributes €40 to the cost of the inlay.

SIGNAL IDUNA reimburses €860 (90% of the €1,000 = €900 minus the €40 from the statutory health insurer).

The €100 that were not reimbursed are deducted from the €600 budget. Jan now has €500 available for further health benefits.

Our modular plans provide maximum flexibility

If no budget variant is desired, you can select the optimal and needs-based health insurance for your workforce from a total of ten individual modules. You specify the modules and your employees benefit from the cover.

Choose from 10 modules:

ZahnOptimal+
Healthy white teeth, thanks to preventive care, professional teeth cleaning and bleaching

Vorsorge+
Detect serious medical conditions at an early stage and thus recover faster

ZahnBest+ [1]
Receive high-quality dental prostheses with 70% reimbursement (including statutory health insurance cover)

NaturPrivat+ [3]
Alternative methods of healing

ZahnPerfekt+ [2]
Receive high-quality dental prostheses with 90% reimbursement (including statutory health insurance cover)

Sehhilfe+ [3]
Glasses, contact lenses or surgical correction of visual acuity

KlinikPrivat+
Benefit from optimal hospital care as a private patient

Arznei+
Relief from statutory co-payments as well as remedies and aids

UnfallPrivat+
Well cared for after an accident – in hospital or when requiring nursing care

KT+
Financial security in the event of prolonged incapacity to work (daily sickness allowance)

[1] Can only be taken out in conjunction with ZahnOptimal+.
[2] Can only be taken out in conjunction with both ZahnOptimal+ and ZahnBest+.
[3] These modules cannot be taken out on their own.

Including assistance cover

Important information:
The budget variants and modular health insurance plans are generally available for people covered by private health insurance as well as those covered by statutory health insurance.
Exceptions: The plans Vorsorge+, Arznei+ and KlinikPrivat+ can only be taken out for people covered by statutory health insurance.

Our 24/7 assistance cover

Enjoy a unique all-round carefree package – everything is automatically included

You can lie back and relax. In case of an emergency, professionals will ensure the best possible care. The helpful assistance cover is included in both the budget variants and the modular health insurance plans. Here are a few sample services.

Doctor's appointment service
Organization of a prompt appointment with specialists, psychologists, psychotherapists.

Waiting times are reduced in over 92 % of cases

Video consulting
Medical video calling for diagnosis and treatment. Receive private prescriptions and certificates of incapacity for work digitally in certain cases. The private prescription is sent to specified local pharmacies via apotheken.de and is non-refundable.

Saves a trip to the doctor

Travel and vaccination advice
Advice on tropical medicine and travel vaccinations before, during and after travel.

Medical assistance abroad
Uses telemedical consultation to help you find highly qualified treatment.

24/7 health advice
Round-the-clock advice on individual health issues, therapy-related information, nutritional counselling and much more.

Easy access to health-related information

Psychological counselling
Professional telephonic counselling for emotional, personal and work-related issues.

Nursing care assistance
24/7 caregiver counselling for caregivers and their families as well as help in finding senior citizen facilities, hospice places, appropriate support for assistance and care services.

Rehab management
Rehab specialists, medical specialists and social security staff take care of all aspects of post-inpatient treatment.

Second-opinion service
Discussion of alternative treatment options by specialists, mention of medical facilities and appointment service.

Conscious and informed decision-making helps reduce sick leave.

Government support for motivating your employees

A particular benefit for your employees is that company health insurance may offer advantages with regard to taxes and social security.

Important information concerning taxes and social insurance contributions

The premiums are subject to income tax and social security regulations.

- Premiums for company health insurance can be granted as a benefit in kind. This is subject to a monthly exemption limit of €50.
- If the company health insurance premiums are below this €50 limit as a benefit in kind, they are exempt from social security contributions.

We recommend consulting a tax advisor or, if necessary, the tax office before taking out a company health insurance policy.

Important supplemental information:

Other benefits in kind, e.g. petrol or merchandise vouchers, must also be included in the examination of the €50 exemption limit. If the total of €50 per employed person is exceeded in a month, the entire amount is subject to income tax and social insurance contributions. It is then possible to pay a flat-rate tax on the premiums either in accordance with Section 40 (1) of the German Income Tax Act (EStG) or in accordance with Section 37 b of the EStG.

More service for your employees, less work for you

We want you to use your time effectively for your business. That's why we reduce your workload by offering many services that save you labour-intensive and time-consuming administration.

Introductory event

We'll help you introduce company health insurance from SIGNAL IDUNA at your business, digitally and on-site.

Documents for you to communicate to your employees

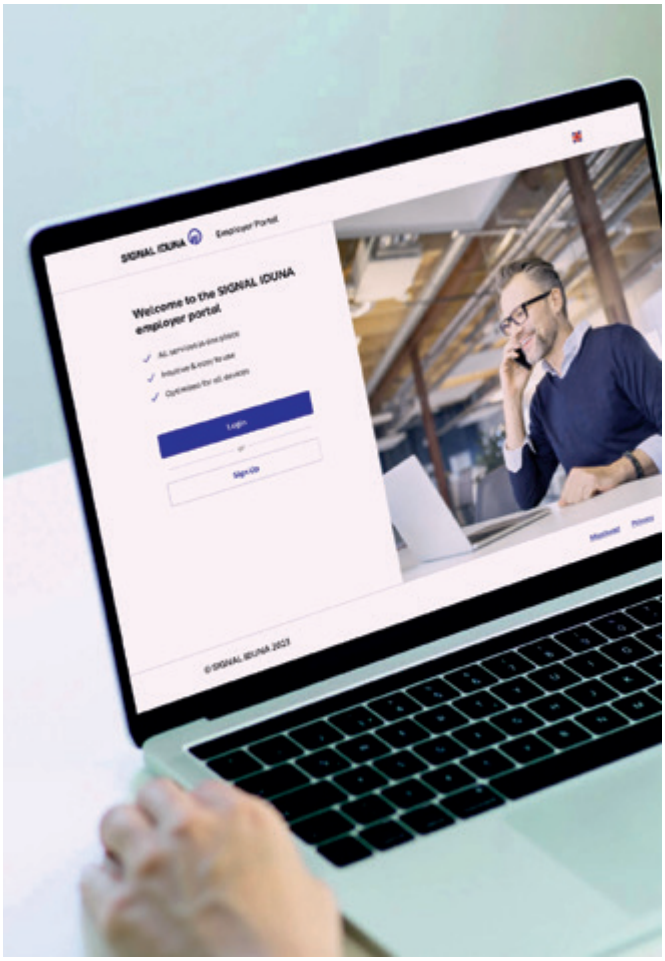
Upon request, we will be happy to provide you with individualized documents such as salary slips or the company health insurance card for the introduction of this health insurance in your company. All of these materials will be individualized and bear your company logo.

You can always see everything at a glance, thanks to the SI employer portal

You are there for your employees – the SI employer portal from SIGNAL IDUNA is there for you. You can manage your contracts and your insured employees easily and securely via the portal.

Your employees have everything at their fingertips, thanks to the "meine SIGNAL IDUNA" app or via the website meine.signal-iduna.de

Your employees have a round-the-clock overview of all contracts and cover and can also submit invoices very easily: simply photograph them, submit them digitally and view the processing status.



Download:

The QR code below enables you to easily download the "meine SIGNAL IDUNA" app. The app is not available in other languages.

SIGNAL IDUNA Krankenversicherung a. G. – the right partner with over 100 years of experience

By taking out health insurance from SIGNAL IDUNA Krankenversicherung a. G., you and your employees place your trust in one of the most important health insurers on the German market.

More than 100 years of experience give us an edge in knowledge from which more than 2.5 million insured persons benefit today. The trust placed in us by our policyholders spurs us on to continue always offering our customers the very best products in the future.

We guarantee you the following

SIGNAL IDUNA Krankenversicherung a. G. will conclude a group contract with you. We waive the ordinary right of termination. For your planning security, we guarantee stable premiums for the respective contract term.

Guaranteed acceptance

A company health insurance must be simple and straightforward for you and your employees. We therefore waive a health check and you only need to select or combine the desired scope of insurance. Pre-existing conditions, ongoing treatments and missing teeth are included in the insurance cover.

No waiting periods

We offer immediate insurance cover without waiting periods in all company health insurance plans. In the dental plans, we also waive limitations on dental cover during the initial insurance years.

Uniform premiums irrespective of age and gender

All company health premium plans are calculated independently of age. There is only one uniform premium per insurance plan, regardless of the age and gender of your employees. This also simplifies the administrative work for you.

Upgrades are possible

Every employee has the option of extending the company health insurance for themselves or their dependants by adding additional cover modules. The employee pays the premiums for these modules directly to SIGNAL IDUNA Krankenversicherung a. G.

Fast and non-bureaucratic reimbursement of costs

Medical bills, prescriptions etc. are reimbursed directly by SIGNAL IDUNA to your employees. There is no additional expense for you. Another important point is that it ensures the data protection regulations are complied with.

Compact overview of your workforce's cover

SIGNAL IDUNA's SI employer portal offers you a special service. Here you can easily and securely manage the group contracts and all co-insured employees. You will receive your login data from us automatically and use it to register.

You will find additional information here:
signal-iduna.de/bKV

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