

Company health insurance

PLUS your health advantage: optimal cover through your company



Your company cares about your health

Your employer has taken out SIGNAL IDUNA's company health insurance for you.

What is company health insurance?

Company health insurance provides you with better and more comprehensive healthcare cover. It offers valuable additional protection for your health. Your employer pays the premium for this insurance.

A trustworthy partner:

SIGNAL IDUNA

SIGNAL IDUNA health insurance is the right partner for optimal cover. This is also confirmed by the top ratings from independent rating agencies.

Provide your family with cover as well

We provide you with maximum flexibility. You can co-insure your family or further extend the cover your employer has chosen.



"You are among the more than 1.6 million satisfied employees who already have company health insurance."

Source: PKV-Verband, 2022

**Strong
upward
trend**

What benefits does your company already provide you with?

SIGNAL IDUNA's company health insurance is a powerful addition to your health insurance cover provided through your employer.

	<p>Loss of earnings, dental care, preventive care, glasses, hospital stays, medication and much more</p> <p>Better cover for the key areas of your health.</p>	
	<p>Premium cover</p> <p>Your statutory health insurance is covering and paying for less and less. Company health insurance closes this gap.</p>	
	<p>No costs or hurdles for you</p> <p>Your employer pays the premiums. You receive immediate cover (no waiting periods; cover for pre-existing conditions and ongoing treatment*).</p>	
	<p>Protected by an excellent health insurer with outstanding health insurance plans*</p> <p>The best services and cover only with SIGNAL IDUNA—confirmed by top ratings.</p>	

Insurance plan seal

*



* The UnfallPrivat+ plan does not cover accidents that occurred before the insurance cover commenced.

The gaps in the cover provided by the statutory health insurance system are growing

Almost 90% of the people in Germany are covered by statutory health insurance. The cover is regulated by law and must be sufficient, appropriate and economical. This leads to gaps in cover.

Statutory health insurance

Dental treatments

Only standard care.

Hospital

No single room, no treatment by a senior consultant or free choice of hospital.

Medicine, bandages and remedies

Visual aids only for certain medical indications, co-payments.

Screening

No individualized programmes, only statutory ones.

Loss of earnings

Partial deductions from net income.

Naturopathy

No alternative healing methods such as those provided by alternative medicine.



Company health insurance

Dental treatments

ZahnOptimal+AN, ZahnBest+AN, ZahnPerfekt+AN provide you with dental care, such as dental prophylaxis, bleaching and higher-quality dentures.

Hospital

The KlinikTOP1/EKH 45 and UnfallPrivat+AN packages let you choose what you want.

Medicine, bandages and remedies

Ambulant+AN will provide you with visual aids and medication, for example.

Screening

The Vorsorge+AN plan enables you to detect illnesses early on.

Loss of earnings

ESP-E enables you to maintain a secure income in the event of a health-related loss of earnings.

Naturopathy

Ambulant+AN reimburses you for alternative healing methods.



Do you have private health insurance?

Even if you have private health insurance, there may be gaps in cover that can be closed by company health insurance.

Close the gaps in the cover provided by the statutory health insurance system

SIGNAL IDUNA's company health insurance is the ideal supplement to your existing health insurance cover, and its benefits take effect where your statutory health insurance ends.



ZahnOptimal+AN*, ZahnBest+AN* and ZahnPerfekt+AN* enable you to put together different packages for dental prostheses, prophylaxis, treatment and bleaching



KlinikTOP1/EKH 45 covers you for a single room and treatment by a senior consultant



UnfallPrivat+AN* enables you to receive optimum care following an accident



Vorsorge+AN lets you detect diseases early on by means of preventative examinations



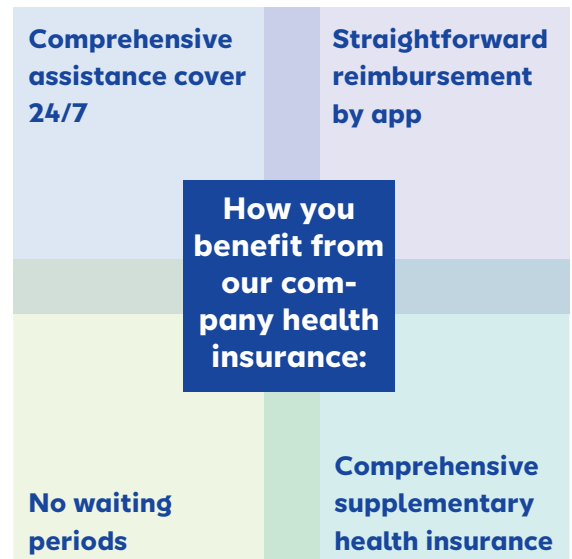
Ambulant+AN* allows you to get vision aids, medicines and natural remedies



ESP-E* protects you in the event of a health-related loss of earnings



Receive compact outpatient and dental cover through the budget health insurance plan **GesundAKTIV+AN***



It's that simple:

Do you want to supplement your existing cover and protect your family members as well? If so, then you yourself determine the insurance cover for you and your family members and you, as our contractual partner, take over the premium payment.

Who is considered a family member?

- Spouses
- Civil partners
- Life partners
- Children



A health check is required for some plans.

* Can be taken out for people with statutory and private health insurance.

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.

SIGNAL IDUNA is as simple as that

Quick and easy: become a customer, use the cover, get reimbursed.

It's so easy for Anna to expand her company health insurance with SIGNAL IDUNA



Anna's company has selected the ZahnOptimal+ dental package for her and will pay the premium for it.



Anna would like additional cover for higher-value dental prostheses and outpatient services.



As a supplement, she chooses the ZahnBest+AN and Ambulant+AN plans. For this, she submits an application and answers the required health questions.



Anna becomes a contract partner of SIGNAL IDUNA for these two plans and also pays the premiums for them.



All insurance documents for the two plans ZahnBest+AN and Ambulant+AN are sent to Anna.

Anna's claims are paid out straightforwardly and quickly



Anna needs new glasses with single-vision lenses. At the optician she gets a pair of glasses for €349 (frame and lenses).



She uses the SIGNAL IDUNA app to photograph the optician's invoice. A short time later, she receives a reimbursement of €300 to her account for her self-contracted Ambulant+AN plan.



As she does every year, Anna goes to her dentist to have her dental check-up and a professional dental cleaning.



The statutory health insurance covers the dental check-up. Anna's dentist bills her €100 for the professional dental cleaning. She uses the SIGNAL IDUNA app to photograph this invoice as well.



A short time later, she receives a reimbursement of €100 to her account for the ZahnOptimal+ plan that was taken out for her by her company.



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

You can lie back and relax. Professionals will ensure the best possible care at any time. 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

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.



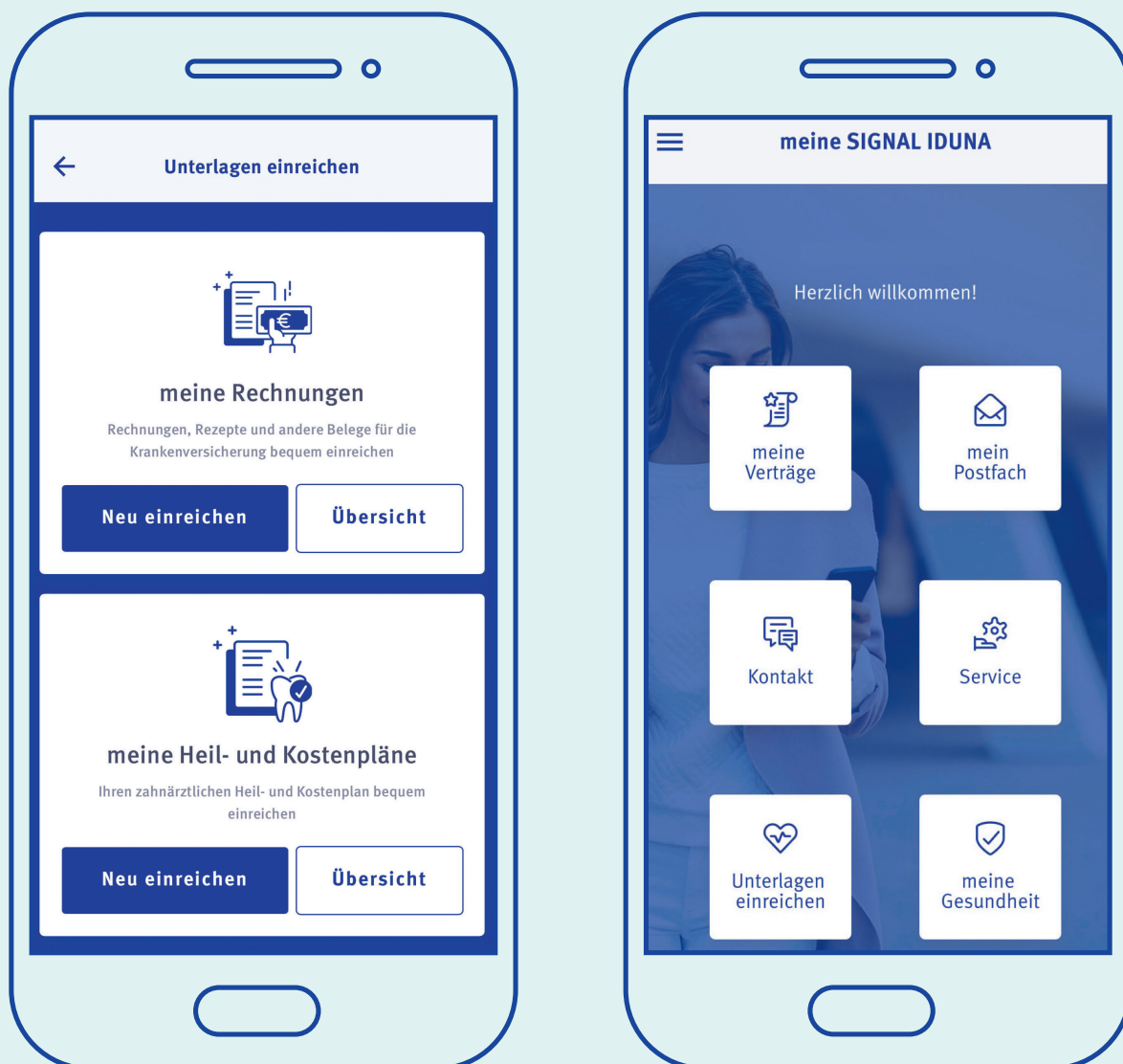
Second-opinion service

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

Conscious and informed decision-making helps reduce sick leave

Available to you everywhere – the “meine SIGNAL IDUNA” app

Use the “meine SIGNAL IDUNA” app* to conveniently submit invoices, view contract details and more.



Discover the services of the “meine SIGNAL IDUNA” app:

Photograph and send in your invoices, handle contract management and much more!

What if?

Do you have any questions? We've answered the most important ones here.

What happens when you leave the company, retire or your employer terminates your company health insurance?

A company health insurance policy is not necessarily tied to your employer. You can maintain your insurance cover independently on your own. Your contact person at SIGNAL IDUNA will be happy to inform you about the various options.

Do you have to ask your employer if you want to expand your company health insurance?

No, if you want to extend the company health insurance for yourself or your family members, you do not have to inform your employer.

Who becomes the contracting party?

You conclude a contract directly with SIGNAL IDUNA.

Who pays the premiums?

As the person holding the contract, you pay the premiums for the supplementary, employee-funded plans.

Who receives the cover?

As the person holding the contract, you will be covered.

Does your employer learn about confidential health information?

No, you don't have to worry. Your health information will remain confidential and will not be shared with anyone. The legally required data protection is, of course, also observed.



Our company health insurance at a glance

A company health insurance policy from SIGNAL IDUNA can make a big difference for you. Find out more about our cover and its advantages.



Premium cover thanks to your employer



Protect yourself and your loved ones



Flexible range of plans: cover for loss of earnings, dental care, preventive care, glasses, hospital stays and much more



Protected by an excellent health insurer





“I put my health
in the best hands.”

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