

Eligibility requirements

AGIDA – Die Direkte der AOK Hessen

AGIDA is an individual health insurance company without risk. You can save up to € 360 per year with our intelligent bonus system.

1. The AGIDA principle: saving money with the triple bonus

1.1 The direct bonus - the "insure directly" principle

You like to communicate via internet, email or telephone and could do without a local advisory centre for your statutory health insurance? Then you are as direct as we are and will automatically receive a bonus of € 50 Euro per year. You can access your personal data and various services 24/7 via your online portal "my AGIDA". However, if necessary, you and/or your co-insured have the option of visiting an AOK Hessen advisory centre. In that case, your direct bonus will be reduced by € 12.50 per personal counselling session in an advisory centre. In any case, only a maximum of four visits per calendar year will be imputed to you.

1.2 The health bonus - the "collecting points" principle

If you and your co-insured family members exercise and go to preventive medical check-ups regularly, you can collect up to 100 bonus points per year at AGIDA. 1 point is equivalent to € 1 – that is up to € 100 per year. You will find specific details on the measures that are currently rewarded at agida.de. You can document all measures by using our bonus booklet or other participation certificates (e.g. teeth bonus booklet, vaccination record etc.). At the end of each calendar year, please send the documents to:

AGIDA – Die Direkte der AOK Hessen, Postfach 1127, 65001 Wiesbaden

1.3 The cost bonus - the "co-designing" principle

At AGIDA, everybody actively co-designs their own contribution to the health insurance policy. Thus, someone who does not make use of any or only a few services gets up to € 210 per year back from AGIDA. The cost bonus is credited to you after your registration as a kind of "start credit". The extent varies according to your annual gross income and is statutorily restricted to 30% of your contributions. The cost bonus of a calendar year is only reduced, if you redeem SHI (statutory health insurance) prescriptions for drugs at a pharmacy or if hospitalisation becomes necessary. The maximum annual amount for your own co-payment corresponds to your maximum cost bonus. That means that you do not bear any financial risk with AGIDA!

You can look up the extent of your personal cost bonus and the flat deductions in the following table:

Tariff class	Annual income	Cost bonus	Co-payment per prescription	Co-payment per hospitalisation	Maximum co-payment
1	Up to € 10,000 and less	€ 50	€ 12,50	€ 25	€ 50
2	€ 10,000 and more	€ 90	€ 22,50	€ 45	€ 90
3	€ 20,000,00 and more	€ 120	€ 30	€ 60	€ 120
4	€ 30,000,00 and more	€ 150	€ 37,50	€ 75	€ 150
5	€ 42,000,00 and more	€ 210	€ 52,50	€ 105	€ 210

Which tariff class is the right one for you?

You determine the tariff class yourself, that is to say, in accordance with your gross income (income subject to contributions). You can also select a lower tariff class. However, the selection of a higher tariff class is not allowed. If your income changes during the tariff period, you can switch to another permitted tariff class.

It is possible to switch to another permitted tariff class at the commencement of a calendar year, if the income subject to contribution for that year, for which the upgrading is to be done, permits switching to a higher tariff class.

This is done by means of a written application until 30/04 of the subsequent year. It is necessary to present proof of income for the relevant year.

No co-payment

No co-payment is incurred for:

- preventive medical check-ups
- private prescriptions
- SHI prescriptions for vaccines
- visits to the doctor and dentist without any SHI prescriptions being issued for drugs
- all services that your co-insured family members make use of
- other services, such as remedies and aids, dentures and hospital stays for childbirth
- services during pregnancy (Please inform us about a pregnancy promptly, so that the services during pregnancy are free of any excess until the end of the period of protection.)

2. Bonus payment

The direct bonus will be automatically transferred to your account by January of the following year. You will receive your health bonus in January, provided you have submitted your proof by the end of the calendar year. In the event of late arrival, we will pay your health bonus along with the cost bonus in the second quarter of the following year. Accumulated bonus points expire at the end of the year that follows the year in which the measures were carried out.

3. Right of objection

You can object to the tariff calculations within one month of receiving the calculation notice. If there is no objection within this period, the tariff calculation is deemed accepted.

4. Getting started in the current calendar year

You can choose AGIDA any time. The cost bonus is calculated proportionately as per the respective number of months remaining in the calendar year.

Example:

Commencement of membership: 1st May

Gross annual remuneration subject to contribution: € 43,500.00

100 bonus points were attained through sports activities and various preventive medical check-ups.

Payment:

Direct bonus	€ 50.00
+ health bonus	€ 100.00
+ cost bonus (8/12 of € 210.00)	€ 140.00
= total payment for the first year:	€ 290.00

5. Duration

Once you've chosen AGIDA, there is a minimum binding period of 3 years.

6. Provisions for dormancy

For periods during which the contributions of the member are fully borne by third parties, during non-contributory times (e.g. sickness benefit) as well as times during which a free family insurance is available with the AOK Hessen, the tariff is suspended until the beginning of the following month. Suspended means that during this time neither bonuses nor co-payments are taken into account. The binding force of the tariff is not interrupted.

7. Termination

Your membership ends upon written termination with a notice period of three months to the end of the relevant calendar year, at the earliest, however, upon expiry of three years from the commencement of the membership.

Special termination rights

A special termination right exists in the event of exceptional hardship, in particular,

- a serious, chronic illness (basis for this is the guideline § 62 SGB V),
- or in the event of a person becoming dependent on care and receiving services as per the SGB XI, or
- if the person receives services continuously as per the SGB II (unemployment benefits II, Hartz IV) or SGB XII (social security).

In all such cases, please contact your AGIDA counsellor immediately.

A special termination right exists, if additional contributions are levied or increased and/or bonus payments are reduced.

8. Exclusion of certain groups of persons

All persons whose contributions are fully borne by third parties are excluded by law:

Trainees or apprentices:

- Vocational trainees with a monthly remuneration of up to and including € 325
- Trainees or apprentices in external institutions

Recipients of unemployment benefits/social welfare:

- Unemployment benefits I/II
- Voluntarily insured recipients of social welfare, if the contribution is taken over as per § 32 SGB XII

Disabled/vocational rehabilitation:

- Disabled people working in protected institutions with remuneration of up to and including 20 % of the monthly reference value
- Recipients of services for an effective participation in working life
- Members for the time they receive transitional allowance, injury benefits or support sickness benefits

Others:

- Youths in youth welfare institutions
- Persons who are engaged in a year of voluntary social service or a voluntary ecological year
- Postulants and novices
- Individuals in the military or community service

9. Fiscal recognition of bonus payments

Please note that contribution refunds and premium payments from bonus programmes and optional tariffs will reduce your expenditures for health insurance.

We are obligated to report the bonus services to the IRO (s. § 10 subparagraph 2a EStG (German Income Tax Act) The data transmission requires i.a. the transfer of the tax identification number. Please specify it on the application form. Should you fail to submit your ID no., the AOK Hessen can obtain it from the Federal Central Tax Office. Without report to the IRO, the contributions for your health insurance cannot be considered as special expenses.