

My Way, My Health Insurance

# My € 360 Bonus!

Focus Money elected AGIDA test winner for the 7th time in a row\*.



Why? Thanks to the AGIDA bonus you can save money without risks!



## More health in your account

Those insured at AGIDA automatically receive € 400 on their virtual health account.

- This money can be used to pay for services that are not covered by the standard range of services of a statutory health insurance.
- Additional services are: osteopathy, travel vaccinations, skin cancer screening, homoeopathy, check-up 35 starting at age 25, dental sealants, laughing gas sedation, Mamma Care.
- Each family member receives their own health account with a credit of € 400 each.



**AGIDA**  
Die Direkte der AOK Hessen

# Welcome at AGIDA

- Direct:** We'll counsel you directly and immediately by phone (free of charge & call-back), email, and online, i.a. via our online portal "my AGIDA".
- Convincing:** Focus Money elected AGIDA test winner for the 7th time in a row\*.
- Smart:** AGIDA offers all services of a statutory health insurance.
- Strong:** With the AOK Hessen AGIDA has a reliable partner.
- Beneficial:** Per year, there's up to EUR 300 of benefits on top for numerous health courses.

\* in the category "no claim-bonus" (for the 7th time), last in Focus Money no. 45/2018

As individual as you – expand your insurance coverage with our smart optional tariffs!

## Optional "supplementary dental" tariff: for a radiant smile

- Co-pay less:** reduce the excess for dental prosthesis.
- Secure grant:** increase the government grant by as much as 100%.
- Loyalty is rewarded:** the longer you're with us, the higher your refund will be.
- Radiant smile:** up to EUR 60 reimbursement of costs for professional tooth cleaning.

# The unique AGIDA bonus model

With the AGIDA bonus you can save up to EUR 360 per year without financial risks. Because in the event of illness you don't have to pay one cent of surcharge.

Tariff	Gross income per year ... in case of income changes a brief info suffices.	Direct bonus ... because you'd rather get direct service via email, phone or online instead of in a local office.	Health bonus** ... because we reward all those who exercise and/or take advantage of preventive offers.	Cost bonus** ... because the less service you use, the more you can keep for yourself.	Overall bonus** This amounts to your individual annual AGIDA bonus.
1	€ 10.000 and less	€ 50	€ 100	€ 50	€ 200
2	€ 10.000 and more	€ 50	€ 100	€ 90	€ 240
3	€ 20.000 and more	€ 50	€ 100	€ 120	€ 270
4	€ 30.000 and more	€ 50	€ 100	€ 150	€ 300
5	€ 42.000 and more	€ 50	€ 100	€ 210	€ 360

\*\* Maximum bonus

## Optional "journey abroad" tariff: well protected abroad

- For just a small premium, our optional "journey abroad" tariff protects you in all countries of the world. For every journey of up to 6 weeks.
- We reimburse you for costs for the transport back to Germany, if medically ordered and medically urgently required.
- Additionally, AGIDA covers the costs for your travel vaccinations up to the amount of EUR 200 per year. Furthermore, we can also cover the costs for malaria prophylaxis.

## Optional "private & semi-private room" tariff: for more privacy

- Meeting the costs for the accommodation in a private or semi-private room during a medically justified hospital stay in Germany.
- You receive a compensatory payment, if the hospital was not able to provide you with a private or semi-private room.
- Easy reimbursement of costs – just submit the invoice and we'll transfer the corresponding amount.
- Participation without exclusion of benefits (e.g. due to pre-existing illness), health check or age limit.