



It simply fits!

Call: 0441 925138-4951

pronovaBKK
Partner für Ihre Gesundheit



... for each
of us!

More than 670,000 insured persons throughout Germany place their trust in pronova BKK for matters of health. This is because of the personal commitment and health competence of our employees in around 80 nationwide customer service and advice centres – which amounts to 20,000 years of professional experience!

If you visit us, call or write to us, you can always rely on committed and expert advice – as should be expected from a true 'health partner'.

Many of our customers are employed by world-class companies such as Bayer, BASF, Boehringer Ingelheim, Continental, Ford, Georgsmarienhütte, Hapag Lloyd, Johnson Controls, Lanxess, Michelin or Vaillant. The relationship between pronova BKK and these companies is of course based on a partnership.

This is evident from our strong commitment to occupational health management. Read on to find out how we can care for your health or intervene in the case of illness.

Your health matters to us!



Trust. Competence. Partnership.
Commonplace at pronova BKK.

Visit us at www.pronovabkk.de





Family ties

Family is particularly important to pronova BKK. Numerous offers are available to help you keep your family members in good health. And you usually pay just one premium – irrespective of the size of your family.



“Family above all”.

Krankenkassen im Test

Leistungen für Familien
exzellent (1,0)



Ausgabe 11/2014, Im Test: 83 Krankenkassen

Fantastic!

pronova BKK was given top marks for its family insurance.

For us as well:

- ⇒ Allowance for a sick child
- ⇒ Parents accompanying their child (aged up to 10 years) during hospital treatment
- ⇒ Domestic help
- ⇒ Alternative forms of treatment (homeopathy, acupuncture, osteopathy)
- ⇒ Outpatient operations
- ⇒ Possible payment-free dentures and dental prostheses even for adults
- ⇒ Orthodontic treatment for children
- ⇒ Bonus programme for the whole family
- ⇒ Special offers for pregnancies and births (see next page)
- ⇒ Active week family program
- ⇒ Preventive vaccinations, including for trips abroad
- ⇒ Additional medical check-ups for children
- ⇒ Optional rate “Naturarznei” (natural medicine)

Alternative methods of treatment.
For more information visit us at:





Proud parents

pronova BKK is your welfare companion to share your joys and will do everything to give your child the best possible start. So why not insure the whole family with us at the same time?



“Having a baby changes your perspective on life.”

We help you through an exciting period of your life:

- Assumption of costs (up to EUR 250) for 24h on-call service of a self-employed midwife
- Baby bonus of up to EUR 100 for participation in all check-ups and the recommended vaccinations by the mother and the child
- Additional medical check-ups and services for expecting mothers
- Courses and assistance from a midwife
- Childbirth courses also for fathers
- Childbirth in a birth centre
- BabyCare – our programme to avoid premature births
- FamilyCare Newsletter – Tips from pregnancy to the tenth birthday
- Maternal allowance
- Medical check-ups for the baby
- 24h health hotline
- "Nine Months" – our exclusive book on pregnancy and childbirth
- Free insurance during parental leave
- Domestic help – not only during hospital stays
- Plan Baby – our programme for family planning

Great supplementary services during pregnancy:





Strong start

As a partner of world-class companies, pronova BKK is familiar with the business world. We are therefore ideal partners for your education, studies or the start to your career.



“Health insurance has never been important to me before!”

It has to us:

- 'Proberaum' (rehearsal room), our internet portal for young people, discusses topics relating to job applications, training and new careers, nutrition, body and soul – visit us at www.proberaum.pronovabkk.de
- You do not yet have a social insurance number? We will sort it out for you!
- Fitness offers e.g. the active week for young people
- Attractive monetary and non-monetary bonus programme
- Co-payment exemption e.g. for pharmaceutical products
- Medical check-ups for young people
- Special offer: Additional insurance for young professionals
- Optional rate "Starter" for trainees and students



www.proberaum.pronovabkk.de

Here you will find the best tips for students and trainees:





Clever minds

Whatever you study – take out insurance with pronova BKK and you will have the brightest prospects!



“Studying teaches you to look at things from all angles.”

So do not hesitate to turn some of our services upside down:

- Prevention offer: EUR 150 per year for yoga, back training and relaxation courses
- Allowance for “active week for young people”
- Bonus programme with attractive cash, non-cash and health premiums
- Optional rate “Starter” for students: Get back up to EUR 100 per year
- Individual supplementary insurance at savings rate
- We make a strong case for alternative medicine (homoeopathy, osteopathy, acupuncture, special optional rate “Naturarznei”)
- Broad information offer regarding nutrition and health matters
- Sports-medical examination
- Promoting physical activity: Special running brochures and running coach at www.pronovabkk.de
- Current online offers such as nutrition coach, stress coach and counselling online
- Facebook, Twitter and our portal for young people at www.proberaum.pronovabkk.de

For tips on healthy nutrition, physical activity, study and relationship matters, visit:





High performer

Gesundheit geht vor – auch und gerade am Arbeitsplatz. Wir kennen die Arbeitswelt und wissen genau, worauf es ankommt.



“I spend a lot of time at work”.

... and I appreciate healthy conditions:

- Company campaigns such as health days, vaccination programmes and information days on nutrition
- Courses on stress prevention and back health
- Promotion of exercise courses
- Screening tests
- Advice on occupational safety, noise protection and ergonomics in the workplace
- Close cooperation with the company physicians
- 'online emotional support' from experts
- Bonus programme with attractive premiums for participants, including on occupational prevention and screening measures
- Appointment service for specialist care
- Sports-medical examination
- Second opinion for orthopaedic surgery
- Optional rate "Prämie", "Vorteil" and "Naturarznei"

Only one example of many interesting supplementary services – our sports medicine examinations:





Old hands

Middle and old aged people feel in safe hands with pronova BKK because we unite life experience and long years of health expertise. We are happy to help!



“Health insurance becomes increasingly important with age, and demands also increase”.

We share your opinion:

- Telephone health advice 24 hours a day, 365 days a year
- 80 branch offices nationwide, always with close personal contact
- Alternative types of treatment (homeopathy, acupuncture, osteopathy)
- Rehabilitation and check-up services
- Mentoring programmes for chronic illnesses such as diabetes (type 1 and type 2), breast cancer, coronary heart diseases, asthma and COPD
- Medicine and hospital treatment
- Home care
- Nursing care and nursing insurance
- Possible payment-free dentures and teeth prostheses
- Additional insurance products, in some cases without medical examination
- Additional tips and contacts at www.pronova.aktivbleiber.de
- Programmes as part of integrated care
- Appointment service for specialist care
- Second opinion for orthopaedic surgery

Stay active:





We have

more
to offer!

Outpatient operations · Medicine · Medical treatment · Foreign health insurance · Baby care to prevent premature births · Special treatment methods in different medical domains · Occupational health management · Bonus programme with attractive premiums · Nutritional advice · Free health care for family members · Health check-up · Health helpline 24/7 · Flu immunization · Domestic assistance · Home care · Therapeutic and help appliances · Skin cancer screening · Vaccinations also for private journeys abroad · Sickness allowance · Hospital treatment · Assumption of costs for natural therapies · Cures · Online counselling provided by experts · Additional services for prenatal support · Maternity allowance · Mother/father and child cures · Online office · Local personal service at 80 locations throughout the country · Preventive courses under the supervision of qualified trainers · Programme for chronically ill patients · Psychotherapeutic treatment · Rooming-in for children up to the age of 10 · Sports-medical examination · Dental treatment · Additional insurance products at favourable conditions · Check-up services · Optional rates · Dentures and tooth prosthesis · Co-payment exemption and much more!

Here is further information about some of our valuable services – read more about:

Bonus programme

Optional rates

Additional insurance products

Prevention

Early detection

Customer service

Health expertise



Bonus programme

Scorers live
more healthily

“An additional bonus for contributing to my health? That’s what I call a good deal!”

You want to stay healthy – we want to help you. There are many ways for you to protect your health. We will support you and reward your success with valuable bonuses.

Everyone insured with pronova BKK is welcome to participate.

- **Collect points:** Collect bonus points by taking part in many activities – e.g. with the annual dental check-up or qualified health courses. Families can pool their bonus points. This quickly adds up!
- **Redeem:** Redeem your points already from 3,000 bonus points – e.g. in return for a non-cash premium from our varied premium catalogue, or opt for a cash disbursement from 3,000 bonus points. 500 bonus points correspond to EUR 5, 1,000 bonus points to EUR 10 and so on. I.e. if you have collected 6,500, we will remit EUR 65 to your account



Great bonuses for a healthy lifestyle:
request participation documents under

0621 53391- 4945

The current premiums and applicable requirements can be viewed here.





Optional rates

You have the freedom
of choice!

“Cash back? Great idea!”

Optional rate “Vorteil”

Our optional rate with the cash-back option – without any risk for you! With this optional rate, you get back a monthly premium (without employer’s contribution, EUR 600 maximum) if you and any co-insured family members have not used the services of a doctor during the calendar year (except check-ups).

Optional rate “Prämie”

We are glad for you if you only rarely have to draw on the extensive services of pronova BKK – after all, this means that you are well. With the optional rate “Prämie”, we reward you with a premium if you have used little or no medical services during one year. Under this policy, a co-payment is required for doctor’s visits – as with a car insurance. The amount of the bonus and your co-payment depends on your personal income.

Optional rate “Starter”

This rate works like the optional rate “Prämie” – but is tailored to trainees and students up to 30 years. We will remit EUR 100 directly to your bank account if you opt for “Starter”. If you have to visit a doctor after all, this is added to the co-payment – to a

maximum of EUR 120 only. Your risk: EUR 20. Your chance: EUR 100.

Optional rate “Naturarznei” (natural medicine)

Are you a fan of the alternative treatments homoeopathy, phytotherapy and anthroposophy? Then we have an offer for you: With the optional rate “Naturarznei”, we will reimburse you for the costs of prescription pharmaceuticals of these forms of treatment. This offer is available both at an individual and family rate. With the family rate, you as a member benefit together with your co-insured family members aged 12 or above. Simply have the pharmaceuticals prescribed by a contracted physician as a private prescription – and we will reimburse you for 100 % of the costs (up to the maximum reimbursement amounts).

Interested? We will be happy to provide you with further information: 0621 53391-4932

or at:





Additional insurance products

Individually optimised

"I decide for myself which risks I care most about. pronova BKK then produces a favourable offer".

Are you thinking about additional insurance? In cooperation with best advice, we provide very reasonable conditions and a quick service.

PROKOMPAKT

Dentures, corrective lenses, alternative medicine treatments/naturopaths, hearing aids, additional hospital or cure payments, illnesses or accidents abroad – statutory health insurances do not always fully cover the costs. ProKompakt offers the appropriate supplement, without even a medical examination.

PROSTATIONÄR (hospitalisation)

Staying in hospital is sometimes unavoidable. Greater comfort, peace and treatment from chief physicians might speed up your recovery. ProStationär offers the appropriate supplement.

PROTAG (per day)

Imagine that you are ill for six weeks and unable to work. Your employer will generally only pay your normal salary during this period. pronova BKK will give you your sickness allowance after this period, however this will be lower than your usual income according to legislation. ProTag offers the appropriate supplement, without you having to wait!

PROREISE (travel)

Illnesses, accidents and necessary transport back to your home can significantly increase the expenses of your holiday abroad. ProReise offers the appropriate supplement in the form of a 24 hour help line!

PROPFLEGE (care)

Care is certainly not only required by older generations. Serious accidents or severe illnesses with long-term effects can happen to anyone, making them dependent on nursing care, either for a limited or permanent period of time.

PROVORSORGE (prevention)

The costs for a decent funeral often present a huge additional burden for those left behind.

Find out more at
www.pronovaprivat.de





Prevention

It feels good!

“A personal prevention budget of € 150 – and I have the freedom to choose!”

Many widespread illnesses today are partly dependent on conduct. Reversely, this means that you can contribute decisively to your health by changing your lifestyle, thus avoiding or recovering from obesity, back problems, stress depression, consequences of nicotine or alcohol abuse as well as coronary heart diseases for example.

Be it through aquafitness, hatha yoga, muscle relaxation acc. to Jacobson, NordicWalking, Qi Gong, back exercises or Tai Chi: the treatments and facilities we recommend are quality proven and can be viewed on the prevention data base at www.pronovabkk.de. You can decide which of these offers to choose. We support you with an annual prevention budget of EUR 150 per person.

- Relaxation exercises/stress prevention
- Exercise training
- Nutritional advice
- Addiction prevention
- Active week: a week-long active programme in attractive health resorts
- Well-Active: our 4 day fitness programme

Tip: If you participate at the same time in our bonus programme, you will receive valuable bonus points for your prevention measures.

More on prevention:





Early detection

The earlier the better!

“The earlier the detection of illnesses, the higher the chances of recovery”.

pranova BKK considers itself an adviser in matters of health. We therefore recommend regular medical check-ups to identify the illnesses as early as possible and to enable you to receive treatment in time.

pranova BKK will inform you of your first check-up. We will remind children and young people - or rather their parents - of every individual medical check-up.

- ⇒ Screening for women over 20
- ⇒ Screening for men over 45
- ⇒ Medical check-ups for pregnant women
- ⇒ Medical check-ups for babies
- ⇒ Medical check-ups for children and young people
- ⇒ Skin cancer screening
- ⇒ Check-up 35
- ⇒ Medical check-up for dental health

Tip: Collect points for the bonus programme! Participation in the screening programme does not only benefit your health, it also brings you a step closer to your desired bonus!



Customer service

People at pronova BKK

“Very close –
also on a personal
level.”

With over 80 offices in Germany, pronova BKK is geographically close to most customers. But 'close' has a double meaning for us.

We are a modern service company in terms of health and we remain true to many traditional values: fair fairness, readiness to help and friendliness. These major virtues are also an important focus during the training of our employees.

Our core statement 'Partner for your health' is no advertising slogan, but rather our motto. We mean it literally and apply it to all our operations – including our contact with you.

We do not leave good service down to chance: our employees are well trained, personally committed and always strive to make everything as simple as possible for you. Valuable experience gained through more than 20,000 years of professional experience and proven health expertise.

Would you like to visit us?

All addresses and opening times are available at www.pronovabkk.de.

Get to know our broad service range:



Health expertise

Knowledge benefits your health!



“Health care expertise in which I trust – comprehensible, sound and compact”.

Exclusively with pronova BKK: our health brochures. Free of charge for customers of pronova BKK. All our brochures are available at your local customer service centre, at www.pronovabkk.de or via telephone at +49 441 925138-4949. The range is always expanding.

Customer magazine:

We focus on a broad variety of topics every year – always up-to-date, informative and entertaining.

Health care expertise of employees:

Always expect expertise, experience and commitment from us. We are available to help at all times.

Internet:

The website of pronova BKK (www.pronovabkk.de) provides a wealth of interesting information on various health topics. This also includes an extensive portal offering information on healthy nutrition and plenty of recipes. Additional offers: Online coaches providing free advice on exercising, nutrition, stress and children's health. Clinic and doctor search complement the service offer.

24 hour health counselling:

You can call us any time, every day of the year, on 0621 53391-4911 for medical advice from doctors and specialists – exclusively for people insured with pronova BKK.

Special offer for future parents: Our book “Neun Monate” (“Nine Months”)!



Past and future

How we were, what we are

In the course of our lifetime, most people sooner or later require a GP, dentist, tablets, injections, dressings and ointments, gynaecologists, urologists, dermatologists, crutches and bridges, cervical collar, ambulances, ophthalmologists, ENT specialists, radiologists, cardiologists, eyesight devices and walking aids, hospitals and rehabilitation facilities. pronova BKK takes care of all these needs. And has been doing so for a long time.

pronova BKK as we know it today counts amongst the 25 largest health insurance companies in Germany and is a modern service provider, with roots dating back to 1815, which insures about 670,000 people. We are therefore one of the oldest and most consistent health care insurance companies in Germany. This makes us one of the oldest and most consistent health insurance companies in Germany. In 2015, we will be celebrating our 200th anniversary.

Ancestors of pronova BKK include more than 40 company health insurance funds who consider health protection of their employees a social responsibility. We also take this responsibility seriously for the future. pronova BKK resulted from a merger of company health insurance funds of some of the most important companies in Germany, including Bayer AG, BASF SE, Continental AG, Deutz AG, Hapag-Lloyd AG, the Ford Werke and many more. We have been operating as a joint company health insurance fund under the name of pronova BKK since 2007.

pronova BKK – think big, act economically

In order to guarantee constant high quality care for customers, pronova BKK focuses on first rate and secure services. We develop innovative programmes, which guarantee better medical care. We have built networks for specific illnesses. Therapy processes are thus optimised and the most modern diagnosis and treatment technology as well as the prescription of powerful drugs, remedies and aids provided for.

We want to continue to guarantee this high quality care in the future, despite the frequent new reforms, laws and difficult economic circumstances. The long-term health care of all people insured with us lies at the heart of our investments.



Membership

Health builds bridges

Your pronova value-added account

pronova BKK offers a broad range of individual additional services. Calculate your personal financial advantage by ticking the offers you are interested in!

For families	100 €	<input type="checkbox"/>	Baby bonus
	150 €	<input type="checkbox"/>	Additional check-ups for children
	33 €	<input type="checkbox"/>	Baby-care program
	250 €	<input type="checkbox"/>	Midwife on-call service
	75 €	<input type="checkbox"/>	Additional check-ups during pregnancy
	70 €	<input type="checkbox"/>	Birth-preparation courses for fathers
	25 €	<input type="checkbox"/>	Special medicinal products during pregnancy
Prevention and precautions	140 €	<input type="checkbox"/>	Rooming-in up to 11th birthday
	150 €	<input type="checkbox"/>	Personal prevention budget
	60 €	<input type="checkbox"/>	Bonus program
	25 €	<input type="checkbox"/>	Skin cancer screening
Special treatments	40 €	<input type="checkbox"/>	Sports-medical examination
	160 €	<input type="checkbox"/>	Osteopathy treatment
	640 €	<input type="checkbox"/>	Homeopathy treatment
Vaccinations and prophylaxis	270 €	<input type="checkbox"/>	Hepatitis A+B vaccination for trips abroad
	140 €	<input type="checkbox"/>	Cholera vaccination for trips abroad
	170 €	<input type="checkbox"/>	TBEV vaccination
	170 €	<input type="checkbox"/>	HPV vaccination (also for women aged 18-26)
	45 €	<input type="checkbox"/>	Influenza vaccination
	180 €	<input type="checkbox"/>	Rotavirus vaccination

Simply check the appropriate boxes and add up!

€

My advantage!

Some added values are financial bonuses; for others, the respective costs for the service are specified (if services are not used, a pay-out in cash is not possible). All details refer to one year for one person.

“... become a member now!”

We would be delighted to welcome you as a member and promise trustworthy and reliable advice and care from day one. The first step is to make the transition run as smoothly as possible. We would be happy to help you with all the formalities.



Just sign up with the customer service in your area



You can of course call us at:
0221 65059 3630



Or send us an email at:
interessenten@pronovabkk.de



Or buy your insurance online at:
www.pronovabkk.de



This brochure only features a small selection of our services. Find out about the complete range, including complementary instructions on the scope of services, at www.pronovabkk.de under 'services' and in our statutes.

pronova BKK
67058 Ludwigshafen
Germany
service@pronovabkk.de
www.pronovabkk.de

Important telephone numbers:

Service telephone
0441 925138-4949
24 hour health counselling
0621 53391-4911

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