

FAQs for PlusCard Holders

WHAT DOES MY EMPLOYER KNOW ABOUT THE SERVICES I RECEIVE?

Your employer does not receive any information about the use of your PlusCard. Medical confidentiality also applies here.

WHAT HAPPENS TO MY PLUSCARD IF I LEAVE THE COMPANY, E.G. IF I CHANGE EMPLOYER OR REACH RETIREMENT AGE?

Within two months of leaving the company, you can request that **Debeka** Krankenversicherungsverein a. G. transfer your tariff to an insurance cover of the same type. A risk assessment is not necessary. An adjustment of the contributions previously paid by your employer, which you would basically have to bear from now on, is possible, among other things, depending on the new scope of services and age. You must return the PlusCard to your HR department.

I ALREADY HAVE ADDITIONAL PRIVATE INSURANCE. IS THE PLUSCARD STILL OF INTEREST TO ME?

If you are privately insured or additionally insured, depending on your contract, you can partially suspend this contract or, if you are using the PlusCard tariff - have your insurance company pay out the daily allowance for non-use. You should determine the details with your respective insurance company in advance.

HOW DO I FIND OUT WHICH SERVICES AND BENEFITS I CAN USE NEAR ME?

Please contact the service hotline on 0800 800 53 00.

WHERE CAN I FIND OUT ABOUT THE VORTEILSWELT (WORLD OF ADVANTAGES)?

You can find all the benefit partners with their special conditions at www.wir-fuer-gesundheit.de/vorteilswelt. Registration is required for this.

HOW DO I REGISTER? WHICH EMPLOYER NUMBER IS IT REFERRING TO?

At the link www.wir-fuer-gesundheit.de/vorteilswelt you will automatically be taken to the registration screen if you are not yet registered. You can find your employer number for registration on the front of your PlusCard at the bottom right. You enter this together with your name, your date of birth and an e-mail address on the registration screen. You will quickly receive an e-mail with a confirmation link with which you must activate your access.

DO I HAVE TO REGISTER ON THE INTERNET TO USE THE PLUSCARD?

For an in-patient stay in one of the network's partner clinics, it is sufficient to present the PlusCards upon admission. Registration is required in order to find all the benefit partners and to find details of the special conditions. At the same time you can register for the newsletter to receive all the latest news on "Wir für Gesundheit" [We take care of your health] on a regular basis.

CAN MY FAMILY MEMBERS BE INCLUDED IN MY INSURANCE?

You can cover your family (spouse and any children for whom you are entitled to child benefit) with PlusCard Family.

ARE PRIVATE SERVICES, REFERRED TO AS IGEL SERVICES (Individual health services), COVERED WITH THE PLUSCARD TARIFFS?

No, depending on the tariff, the PlusCard tariffs include, for an in-patient stay, accommodation in a twin or single room, with or without treatment by the senior consultant.

DOES THE 10 EURO SUPPLEMENT PER DAY FOR AN IN-PATIENT STAY NO LONGER APPLY?

No, this statutory supplementary payment of 10 euros per day is independent of PlusCard tariffs.

CAN I CHANGE MY PLUSCARD TARIFF?

Yes, a tariff change is generally possible. For this purpose, please contact

zukunftsbeitrag@fresenius.com

WHAT SHOULD I DO IF I LOSE MY PLUSCARD?

In this case, contact your HR department. You will be given a new PlusCard.

IF I AM ONLY PERMITTED TO USE THE NETWORK'S CLINICS, IS MY FREEDOM OF CHOICE OF DOCTORS RESTRICTED?

You continue to have a free choice of doctors and hospitals. However, you cannot take advantage of PlusCard tariffs in clinics outside the network.

IN WHICH CLINICS IS THE PLUSCARD VALID?

The PlusCard is valid in all over 200 partner clinics of the "Wir für Gesundheit" [We take care of your health] Germany-wide healthcare network - additional clinics join every month. You can find an overview of the clinics at www.wir-fuer-gesundheit.de/medizinische-partner/

WHAT DOES DEBEKA HAVE TO DO WITH THE PLUSCARD?

Debeka Krankenversicherungsverein a. G. is the insurance provider of PlusCard. This means that Debeka finances the services of a single or twin elected room, treatment by senior consultant/doctor of choice, prevent check-up, and second opinion with your insurance premiums.

WILL DEBEKA CONTACT ME?

Debeka will usually contact you shortly after the start of your cover with the PlusCard. Debeka needs consent to process your data so that it can settle accounts directly with the hospital in the event of an in-patient stay. In addition, according to the law, Debeka is also permitted to send information to its existing customers without their specific consent. If you do not want this, you can easily object.

To PlusCard Family

WILL PLUSCARD FAMILY REPLACE MY FAMILY MEMBERS' HEALTH INSURANCE?

No, it is a supplementary insurance for in-patient hospital stays and also offers other attractive benefits.

WHO CAN I INCLUDE IN MY INSURANCE WITH PLUSCARD FAMILY?

Your spouse and any children for whom you are entitled to child benefit are eligible.

CAN I ARRANGE DIFFERENT RATES FOR DIFFERENT FAMILY MEMBERS?

No, that is not possible. You can cover all family members at the same or a cheaper tariff than yourself.

DO MY FAMILY MEMBERS NEED TO HAVE A HEALTH CHECK?

No, every family member is covered. The usual health check for supplementary health insurance does also not apply to family members.

WILL EACH FAMILY MEMBER GET THEIR OWN PLUSCARD?

Yes, their full name, date of birth and service number of your employer are also stored on this.

DO I HAVE TO BE MARRIED OR IS A CIVIL PARTNERSHIP SUFFICIENT?

A civil partnership is sufficient.

IS THE WHOLE FAMILY ALWAYS INCLUDED?

Yes, the “Family” tariff option applies to the entire family, not just individual family members. Therefore, the family is also covered at the same tariff.

WHAT IF ONE OF MY FAMILY MEMBERS HAS ALREADY TAKEN OUT ADDITIONAL HEALTH OR PRIVATE INSURANCE?

You do not need to cover these relatives with the PlusCard. Please indicate who already has private insurance when you register. Debeka reserves the right to make random checks on this.

DOES THE PLUSCARD RATE CEASE TO APPLY ONCE A CHILD TURNS 18 YEARS OF AGE?

The PlusCard tariff for children applies to children under 18 years of age, for whom you are entitled to child benefit. For children over 18 years of age, for whom you are entitled to child benefit, the adult tariff applies.

IS THERE A WAITING PERIOD FOR FAMILY MEMBERS?

No.

DOES THE INVOICE FOR MY FAMILY MEMBERS’ INSURANCE GET SENT TO ME OR TO MY EMPLOYER?

The invoice always goes to the employer. They will deduct the amount from your net wage.

WHO DO MY FAMILY MEMBERS CONTACT IF THEIR PLUSCARD IS LOST?

They should contact your employer.

DOES THE PLUSCARD FOR MY FAMILY ALSO INCLUDE THE “WIR FÜR GESUNDHEIT” VORTEILSWELT [“We take care of your health” World of Advantages]?

Yes.

CAN MY FAMILY ALSO USE THE SPECIALIST DOCTOR’S APPOINTMENT SERVICE?

Yes.

CAN MY FAMILY MEMBERS ALSO SUBSCRIBE TO THE “WIR FÜR GESUNDHEIT” DIGITAL NEWSLETTER?

Yes.

CAN I UNSUBSCRIBE MY FAMILY MEMBERS WHO ALSO HAVE THE PLUSCARD AND THEN SUBSCRIBE THEM AGAIN LATER, BY GIVING UP MY OWN PLUSCARD AND REGISTERING AGAIN AFTER A WHILE?

No.