

Benefits at a glance

Service and advice

1. **Solidarity makes us a strong partner**

You are right at home with us - this is our motto here at the Krones company health insurance fund. Our outstanding services and personal care are reserved exclusively for Krones Group employees and their families. We are an exclusive company health insurance fund and, as such, are not open to the general market.

2. **We are simply closer to you and believe that personal contact is important**

Having close proximity to our insured parties is crucial if we are to provide a high-quality performance. It allows us to provide our members with services that are specifically tailored to their requirements, because as a traditional company health insurance fund, we are familiar with the needs and circumstances of our fellow workers. For over 30 years now, we have been meeting the challenges with experienced know-how and deliver a level of services which sets the benchmark for other statutory health insurance companies. Personal contact is often indispensable. With our offices in Neutraubling and Nittenau, along with consultation days at all the other German plants, we are where you are, and this in person. And of course you can also contact us by telephone or e-mail.

3. **97 % satisfied customers, more than 18,000 members, provided by employees for employees, during regular working hours**

Contribution rates and preferential benefits programmes

4. **“Healthcare Plus” bonus model**

To us, our members’ health awareness is translated into hard cash. Up to 100 euros in cash or a 150 euro allowance for additional healthcare services (optical aids, homoeopathic and herbal medicinal products, as well as services not covered by standard health insurance) are available for members who are serious about improving their health and taking advantage of illness prevention offers. Your children can also use the bonus booklet and receive a monetary reward of 50 euros or an up to 75 euro credit for future healthcare services. This underlines our commitment to helping you maintain and improve your quality of life in the best possible way.

5. **Preferential contribution rate**

Become a member and you too can take advantage of our preferential contribution rate of 15.3 % (14.6 % general contribution + 0.7 % individual additional premium). This puts us 0.6 % below the average supplementary premium of 1.3 %, thus saving you real money. Incidentally, our contribution rate of 15.3 % has remained static for the past 7 years.

Annual gross income	€ 15,000	€ 30,000	€ 40,000	€ 58,050
Annual saving at 0.1 %*	€ 15	€ 30	€ 40	€ 58
Annual saving at 0.6 %*	€ 90	€ 180	€ 240	€ 348

*Contribution saving is 50 % for the employee and 50 % for the employer

6. **Affordable additional health insurance**

www.krones-bkk.extra-plus.de

For more information, please visit: www.krones-bkk.de

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7. Appointment management for visits to medical specialists

Our appointment management service will help you find a suitable medical specialist. Simply ring our health hotline under 09401/70-2900: One of our medical experts will quickly provide a list of medical specialists near you and can also make an appointment for you upon request.

8. Osteopathy

This is a method of treatment involving the use of hands for diagnosis and healing. Manual therapy is used to activate the body's self-healing powers with a view to healing dysfunctions in the body. We cover costs up to a maximum of 300 euros per year (80 % of the treatment costs, with a maximum of € 50.00 per session for a maximum of 6 sessions per calendar year).

9. Professional dental cleaning

Professional dental cleaning is an intensive tooth cleaning method using special instruments and is aimed at removing all types of plaque and stains on the surface of the teeth which are illness-inducing or cosmetically unattractive. It is an effective means of preventing tooth decay and periodontitis, and also for helping teeth look more attractive. We cover the costs of one professional dental cleaning visit (prophylaxis) per year, up to a maximum of € 40. (To any dentist of your choice nationwide).

10. Travel vaccinations

We cover the full costs of a vaccination required for travel purposes.

11. 180 euro prevention budget (courses and health & fitness breaks)

Insured persons are eligible for an allowance of up to 180 euros per year for high-quality courses on nutrition, physical activity, relaxation/stress reduction and combating addiction, or a health & fitness vacation as part of a prevention break – you decide!

12. Back treatment program with quality guarantee

Back pain has become a widespread complaint for a long time now. The following back-pain centres provide highly successful treatment for chronic back pain. We contribute to the costs for your back regeneration programme. (RFZ in Regensburg, FPZ Rückenstudio EXAKTaktiv in Rosenheim, Seidon in Flensburg)

13. Exclusive additional benefits – ENHANCED service, prevention and quality

For example: Homoeopathy, skin cancer screening, glaucoma prevention, second-opinion processes etc., etc., etc....

14. Pregnancy and children - additional services

Additional maternity benefits	→ preventive measures of up to 150 €, at your discretion
Midwife on-call service	→ up to € 250 €, birth in a birthing centre
“Strong Kids” campaign	→ additional health checks for children
Orthodontic treatment	→ retainer as an additional service

For more information, please visit: www.krones-bkk.de