

A summary of the advantages to you

Service and advice

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

You are right at home with us - this is our vision at the company health insurance fund. We are the exclusive company health insurance fund and are not open to the general market. Our outstanding services and personal care are reserved exclusively for employees of the Krones group and their families.

2. **We are simply closer, and we think that personal contact is really important**

This means that we are in a position to provide our members with services that are specifically tailored to their requirements, because as a traditional company health insurance fund we know the requirements and circumstances of our fellow workers. For 28 years now we have been meeting the challenges with experienced know-how and deliver a level of service which sets the benchmark for other statutory health insurance companies.

Personal contact is often indispensable. With our offices in Neutraubling and Nittenau, along with the consultation days at all the other plants, we are present in person on site. You can also contact us by telephone or e-mail as well, of course.

3. **97 % satisfied customers, more than 15,000 persons insured, healthcare provided by employees to employees during working hours**

Contribution rates and preferential benefits programmes

4. **“Health Care Plus” bonus model**

Health awareness among our members is worth cash in the hand to us. Up to 100 euros in cash or a 130 euro allowance for additional preventive healthcare (optical aids, homeopathic and herbal medicinal products and services not covered by standard health insurance) are available for insured persons who are serious about health improvement and disease prevention. 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 can take advantage of the preferential contribution rate of 15.3 %. This puts us 0.4 % below the average supplementary premium of 1.1 %, and you save ready cash. Incidentally, our contribution rate of 15.3 % has remained unchanged for the past 3 years.

6. **Affordable supplementary health insurance**

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7. Appointment management for visits to medical specialists

Our appointment management service helps you find a suitable medical specialist. Simply ring our health hotline on 09401/70-2900. One of our medical experts will quickly provide a list of medical specialists near you and on request will also make an appointment for you. Naturally, you also have access to the Regensburg doctors' network in and around the city of Regensburg.

8. Osteopathy

This is a method of treatment involving the use of the hands for diagnosis and healing. It is a manual form of treatment which helps activate the body's self-healing powers, with a view to healing dysfunctions in the body. We cover the costs up to 300 euros per year (maximum 6 visits per calendar year, 80% of the invoice total, maximum 50 euros per visit).

9. Professional dental cleaning

Professional dental cleaning means the intensive cleaning of the teeth using special instruments, with the objective of removing all types of plaque and stains on the surface of the teeth which are illness-inducing or cosmetically unattractive. This is an effective means of preventing tooth decay and periodontitis and also for helping teeth to look more attractive at the same time. We cover your costs of one professional dental cleaning visit (prophylaxis) per year, up to a maximum of Euro 40.00 (any dentist of your choice nationwide).

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

Homeopathy, skin cancer screening, glaucoma prevention, second opinions and midwife on-call service up to 250 euros per calendar year. Programmes such as "Hello Baby", "Strong Kids" and "Orthodontics" along with other services mean that you are in excellent hands with us.

11. 150 EURO prevention budget (courses and health & fitness breaks)

Insured persons are eligible for an allowance of up to 150 euros per year for high-quality courses on nutrition, physical activity, relaxation/stress reduction and dealing with addiction or a health & fitness break as part of the company health fund stay-fit weeks.

12. Back treatment programme with quality guarantee

Back pain has become endemic. The following back pain centres provide highly successful treatment for chronic back pain. We contribute to the costs of your programme for building up a strong back. (RFZ in Regensburg, FPZ Rückenstudio EXAKTaktiv in Rosenheim, Seidon in Flensburg)

13. Travel vaccinations

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

For more information, go to: www.krones-bkk.de