



Well-being services

A close-up photograph of a man with a beard, wearing a dark green t-shirt, holding a small, fluffy, grey and white tabby cat. The man's face is partially visible in the upper right corner, looking down at the cat. His hands are gently cradling the cat. The cat is looking towards the right. The background is dark and out of focus. The text "Welcome to the well-being insurance provider" is overlaid on the left side of the image.

Welcome
to the well-being
insurance provider



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For readability reasons, we have opted to use either a male or female pronoun in our media. We are well aware that language is not neutral, universal or objective. The decision to use this abbreviated linguistic form is for purely editorial reasons and does not constitute a judgement of any kind. Everyone, regardless of gender, should feel that our texts apply equally to them.

IKK Südwest is a guild health insurance scheme open to the federal states of Hesse, Rhineland-Palatinate and Saarland.

It is firmly rooted in the region and also closely connected to the people who live there.



Our home
is your home



Health to ensure well-being





We support our insurance holders throughout their lives – from pregnancy and birth to care and old age.

Feel safe and enjoy peace of mind thanks to our comprehensive range of services.

And the best thing: your personal customer advisor is on hand to offer skilled help whenever you need. Because we want you to stay healthy – or get healthy again.

In our busy lives, being able to handle your affairs in a way that suits you and your lifestyle is worth its weight in gold.

We therefore offer you advice and support via our app or by email, wherever and whenever you need.

And if you would prefer to discuss something by telephone or in person, we are also on hand to help and look forward to receiving your call or welcoming to you one of our customer centres.

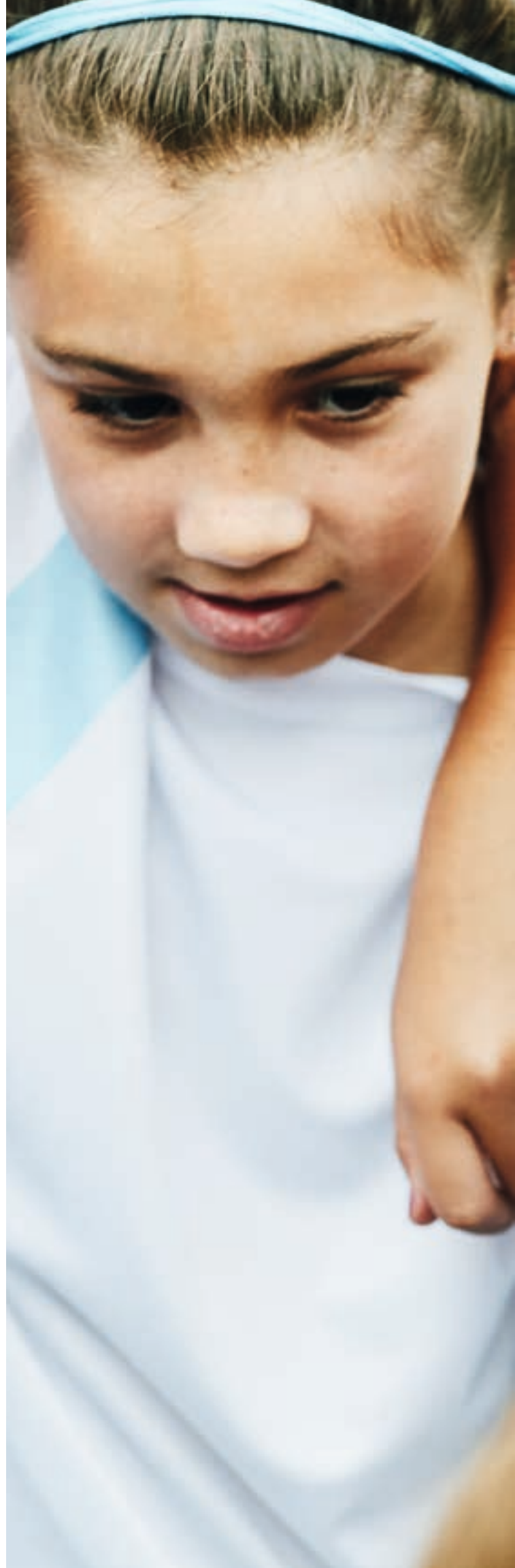


We are here for you,
whenever
you need us



A healthy life also means a healthy environment. We therefore do our best every day and also work on a regional level to support local associations, projects and people.

Visit our social media channels to find out more about us and our social commitment. We also update you on current events, exciting news and information about the topic of health.





Our commitment
goes far beyond
just your health





A lifetime of support

01 | Pregnancy and birth

02 | Children and
young people

03 | Staying healthy

04 | Getting healthy

05 | Healthy travel

06 | Care

07 | Service



01

Artificial insemination

We help you fulfil your desire to have children

Having to turn to artificial insemination is already distressing enough, so we want to support you as well as we can in this difficult situation and will cover up to 100 percent of the costs (maximum 1,000 euros per treatment) for a wife aged 25 to 39 and a husband aged 25 to 49.

Prenatal care

We make sure that you and your baby receive the best of care

There are a few precautionary measures that can reassure you during your pregnancy. We therefore cover the costs of a toxoplasmosis test, nuchal fold measurement, triple test, antibody testing for ringworm or chickenpox, self-testing for streptococcus, cytomegalovirus and pH, single or combined preparations containing the active ingredients iron/magnesium/folic acid, and non-prescription, pharmacy-only medicines up to a total of 300 euros for all the services listed.

Midwife on-call service

We won't leave you on your own

Trust plays a major role when you are pregnant. A freelance midwife can support you throughout your pregnancy. We cover the costs of a midwife on-call service (up to 250 euros per pregnancy) so that they will be on hand to help you in the final weeks, round the clock and at the birth itself.

Antenatal classes

We want you to feel as prepared as possible

An antenatal class is an opportunity to learn relaxation exercises, breathing techniques and pregnancy exercises, as well as answer any questions you may have. To ensure that your birthing partner also feels ideally prepared for the birth, we cover the costs of antenatal classes with a midwife, for up to 14 hours per course.

A vertical photograph on the right side of the page shows a child's legs and feet. The child is sitting on a brown leather sofa, wearing blue denim overalls. Their feet are bare and resting on a grey carpet. In the background, there are white bookshelves filled with colorful books. The lighting is warm and indoor.

Health checks for children and young people

We want your little ones to be in the best of health

We want to support your children's development. This means that as well as the standard check-ups from U1 to U9, we also cover the costs of check-ups for U11 and J2. These can enable language, weight and learning problems or tooth and jaw abnormalities to be identified early.

Vaccinations

We do all we can to ensure maximum protection for your children

Good immunisation is vital. We therefore cover the costs of all vaccinations recommended for children by the Standing Committee on Vaccination (STIKO) – as well as the vaccination for human papillomavirus (HPV) with no age limitations and the vaccination for tick-borne encephalitis (TBE) even outside of high-risk areas.

Early screening for lazy eye and squints

Keeping eyes in sharp focus

Visual defects occur particularly commonly during the first five years of life. If identified early, the chances of avoiding a lifelong impairment are high – which is why we have medical check-ups for these. We cover one-off costs for children aged up to four, up to a total of 30 euros.

Sealing premolars

We ensure a happy smile

Our first permanent back teeth (premolars) are particularly vulnerable to tooth decay, as the enamel has not yet fully hardened. We therefore cover the costs (up to 50 euros) of sealing cavity-free premolars for children aged 5 to 13, once per calendar year.



02

CHILDREN
AND YOUNG PEOPLE



Medical benefits

Helping you even before you fall ill

Health is our greatest asset. To prevent potential illness or identify it early, we cover the actual costs (up to 30 euros) of each benefit once per calendar year. This could be preventative check-ups for breast cancer, skin cancer or bowel cancer, health check-ups or ultrasound examinations.

Medicine

We want you to have oversight

To ensure that you retain an overview of over-the-counter medication and private prescriptions, we offer a downloadable medication plan to complete. We can also send you a personalised overview of the medicines billed via us. This helps you avoid any drug interactions. You can also contact our free IKK doctor hotline 0800/0 133 000 if you have any questions about safe drug treatment.

Nutritional advice

We help you eat healthily

Food is pleasure. However, sometimes diets or particular foods can cause problems. Medical nutritional advice helps you adjust your diet and prevent or improve issues such as high blood pressure, diabetes, high cholesterol, diet-related allergies, gout, neurodermatitis, osteoporosis, being overweight or underweight, or digestive disorders. We cover 80 percent of the costs (and even up to 100 percent for children and young adults), up to a total of 500 euros.

Sports medical examination

We help you get started in sport

In some situations, it is well worth undergoing an examination before starting or restarting sporting activities. We pay up to 150 euros per calendar year for your sports medical examination.



OS

STAYING HEALTHY



Medical back training

We have your back to keep it healthy

Back pain is not just unpleasant – it also has an adverse effect in many different ways. We provide 300 euros of support per year so that you can achieve your personal optimum strength levels for a life without back pain. All you have to do is train diligently as directed and provide us with proof of 48 sessions (including twelve within a three-month period).

Workplace health promotion

Ensuring well-being in the workplace

Our everyday work poses numerous challenges for our health. For example, the right measures can prevent stress and muscular or skeletal disorders. We use workplace health promotion to help you stay healthy and in top form – quickly, unbureaucratically and free of charge.

Vaccinations

We want to ensure you are perfectly protected

Vaccinations offer vital protection against dangerous diseases. We therefore offer vaccinations going beyond the recommendations of the Standing Committee on Vaccination (STIKO) – including the flu (influenza) vaccination even for people aged under 60, the human papillomavirus (HPV) vaccination for women and men with no age limitations, and the tick-borne encephalitis (TBE) vaccination even outside of high-risk areas.

Alternative medicine

We offer the best possible care

We support homeopathy and other naturopathic treatments for up to five sessions, at up to 30 euros per session. For osteopathy/ chiropractic, from the age of 18 we cover the costs for up to five sessions at a cost of up to 30 euros per session. For children and young people aged up to 17, we cover up to ten sessions at a cost of up to 40 euros per session. In addition, we cover the cost of non-prescription, pharmacy-only anthroposophic, homeopathic and phytotherapy medicines up to a total of 30 euros per calendar year.





03

STAYING HEALTHY

Professional tooth cleaning

We keep you smiling

If you have toothache or regular dental treatment, the costs of this are naturally covered. However, we go beyond this and cover the cost of professional tooth cleaning (up to 50 euros) once per calendar year.

Dental consultation

Your dental health is particularly important to us

If you have any questions about your dental treatment and budget plan, we have independent specialists on hand to offer a second opinion. In addition, we offer advice on 0800/1 299 999 regarding dental health, dental care, orthodontics, oral hygiene, check-ups and treatment options. Our cooperation partner MediKompass even offers potential savings on the co-payment for dentures.

Active bonus

We reward health-conscious behaviour

Are you actively working to improve your health? We love it when you do, and will offer a 60-euro bonus for it. There is just one requirement: you give us proof of two health-conscious measures you have taken. This could include preventative dentistry, skin cancer screening from the age of 19, vaccinations following the recommendations of the Standing Committee on Vaccination (STIKO), an active gym membership, or having an organ donor card. Just choose two measures to suit you.

Health bonus

Preventative measures pay off for more than just your health

If you take regular care of your health, we will give you and all family members on your insurance up to 120 euros per calendar year. For example, do you attend health classes, train diligently at the gym, or undertake screenings? We would love to reward you.





STAYING HEALTHY

Courses

Bringing health to your life

Do you like playing group sport? Or do you want to relax and unwind with others? We can help you take up to two certified health-based courses per calendar year. Whether nutrition, exercise, relaxation or addiction, if the course meets our quality requirements then we will pay up to 150 euros per course, provided that you have completed at least 80 percent of the sessions.

Health trips

We help you get away from it all

Sometimes a change of scenery does wonders for new habits. We therefore subsidise one at least three-day health trip per year with up to 200 euros. Enjoy your time in the most comfortable star hotels in the most beautiful regions of Germany or neighbouring countries, and actively boost your health by attending two courses on site such as active walking, water aerobics, health hiking, joint fitness or back fitness.



OS

STAYING HEALTHY



GETTING HEALTHY





Second opinion

We help you ensure perfect treatment

There are situations where a second opinion is useful. We therefore offer a free second medical opinion from selected independent specialists in virtually all areas of medicine. Consult us on 06 81/38 76-2532 Monday to Friday from 9 a.m. to 4 p.m.

Domestic help

We help you keep everything running

Sometimes, a person can be so severely ill or injured that they are temporarily unable to do all their domestic chores themselves. In addition to statutory benefits, in many cases we also provide domestic help for children aged up to 13 living at home.

Remedies and aids

We make your life easier

In some situations, aids can make your life easier or may even be indispensable. Remedies can also help to relieve symptoms, cure diseases or prevent an illness from getting worse. We therefore cover the prescribed costs of treatments such as physiotherapy, lymphatic drainage, massages, occupational therapy, voice, speech, language and swallowing therapy, and podiatry, as well as bandages, walking aids, hearing aids and wheelchairs.

Digital medical products

We also ensure optimum digital care

In times when you sometimes have to wait a long while for a doctor's appointment, it is important to have alternatives. We understand this and offer a range of practical options. If you urgently need a dermatologist, you can use our online skin check. We also have an online screening programme for stroke prevention, our fun online treatment programme for articulation disorders in children aged up to ten, and many other services.



Wellness and short trips

Boosting your well-being

If you want to treat yourself to a relaxing mini break, we can help. Together with our cooperation partner AKON Aktivkonzept, we offer attractive travel packages with exclusive discounts of up to 200 euros. You can register and book quickly and easily online.

Travel vaccinations

We want you to be perfectly protected when you travel

It is important to be well-prepared to ensure that you can enjoy your long-awaited holiday to the full. This includes the travel vaccinations recommended by the Standing Committee on Vaccination (STIKO), for which we will pay up to 300 euros per calendar year – so that you can focus your full attentions on the best time of year.

Travel health insurance

Supporting you on your travels

No one wants to be ill on holiday. However, if it does happen, you are already well protected in most European countries thanks to your insurance card. But as healthcare provision varies by country, treatment can be expensive and in the worst-case scenario you could be stuck with the costs. To stop this happening, we offer our foreign country bonus programme – exclusive and free of charge. You can sign up via our IKK Südwest app in just a few steps.



05

HEALTHY TRAVEL



CARE

06



Care hotline

We help when your loved ones need you

When a family member needs care, there are often countless questions. To make this new situation a little easier, we offer support via our IKK care hotline 0800/1 290 129. The hotline can also help you find a suitable in-patient or out-patient care facility.

Care guide

Information to aid decision-making

We help you ensure the best possible care for your family. It is often difficult to choose between the wide range of options for in-patient and out-patient facilities. Ultimately, we all just want the best for our loved ones. The IKK care guide offers a quick overview of all the options available – from care facilities to nursing services. This includes information about size, costs, specific care types, and quality.

Digital courses

We won't leave you to deal with care alone

Life changes when a loved one needs care. We can also offer help in this difficult situation, and want to support you to the best of our ability. This can include online care courses, where you learn about the different areas of care and discover ways of making your new task easier.



Support in the event of medical malpractice

We can also help when things go wrong

Germany offers top-quality medical care. However, even at the highest level, mistakes can happen. If you feel that you have been the victim of medical malpractice, we can help. First of all, it may be worth talking to your doctor. If you still have doubts, get in touch with us – we will work with you to see what can be done.

IKK Südwest app

Helping you wherever and whenever you need

If you want to deal with things quickly and easily online at any time, then our IKK Südwest app is perfect for you. This allows you to access your digital mailbox, upload documents such as applications or invoices, and update your data securely and easily, even whilst out and about. There are also various other helpful functions, for example relating to vaccinations or medications.

Medical advice

Good advice does not have to be expensive

Sometimes you have questions when it comes to health – whether about preventative care or in the event of illness. We will not leave you on your own, and can offer support via our free doctor hotline 0800/0 133 000. This provides professional advice about treatment options, pathologies or even preventative measures. The consulting team is made up of doctors, pharmacists, nutritionists, nurses, care specialists and social education workers.

Family Plus newsletter

Keeping you up to date

Doctor's appointments are a regular feature in our lives, from childhood through to old age – whether the first ultrasound examination during pregnancy or regular check-ups. We help you keep an overview of all your appointments: we support you with our free newsletter service, which provides information about upcoming examinations or booster shots, as well as plenty of interesting articles about your health and family.



07

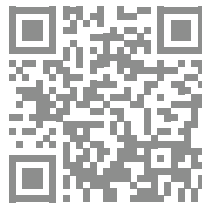
SERVICE

**Switch quickly
and easily:**

www.ikk-suedwest.de

**Do you want to find out more
about our services and their
eligibility criteria?**

Or what else we have to offer?



www.ikk-suedwest.de/leistungen
(available in German only)



Any questions?

Feel free to get in touch,
we would be happy
to help you.

Ensuring a sense of total
well-being.

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