afm supplementary protection for children

The catalogue of services of the statutory health insurance (GKV) offers quite comprehensive protection. However, you often want your child to receive health care that goes beyond that. Whether for naturopathic treatment, in hospital or for orthodontic treatment: Supplementary health insurance cover for children requires special benefits.

Our reqiurements

Private patient at the doctor

- Performance even without advance performance of the statutory health insurance
- Service up to the maximum rates of the scale of fees for doctors (GOÄ)
- Service for alternative medical treatment

Naturopathic treatment

- Reimbursement of 80% of the invoice amount
- Maximum output of max. € 1,000 per year
- In addition to the alternative practitioner, the naturopathic physician is also accepted
- Billing according to the list of fees for non-medical practitioners and Hufeland-directory1

Hospital stays

- Comprehensive "rooming-in" service, i. e. accommodation and catering for one companion
- Use of the private physician for outpatient operations
- Free choice of hospital (reimbursement of differential costs)

Orthodontics

- Service in all orthodontic indication levels ("KIG"), even if the statutory health insurance does not provide service
- At least 100% refund of total invoice amount

[1]The Hufeland-directory contains all naturopathic diagnostic and therapeutic procedures which are theoretically explainable and practically proven as well as teachable and learnable

Our recommendations

DKV Deutsche Krankenversicherung

KombiMed Ambulant Privat | Tarif Kamp 0

- Outpatient medical treatment at 100% after advance payment and at 85% without advance payment by the GKV up to the maximum rates of the GOÄ
- Visual aids up to max. € 500 within 24 months (100% or 85%)
- Insured are treatment methods according to the Hufeland-directory and services of non-medical practitioners according to the list of fees for non-medical practitioners are insured up to € 1,000 per insurance year (100% or 85%)

VERSICHERUNGSKAMMER BAYERN

Tarif NaturPRIAVT + Vorsorge PRIVAT

- Reimbursement of 80% of the invoice amount, maximum € 1,000 per year
- (Limitation: 1st calendar year max. € 500 p.a. 1st + 2nd calendar year max. € 1,000)
- Treatment methods according to the Hufeland-directory are insured, e.g.:
  - ➔ Homeopathy
  - ➔ Acupuncture
  - ➔ Osteopathy
  - ➔ Traditional Chinese medicin („TCM“)
  - ➔ Preventive medical check-ups (up to € 500 per calendar year)
  - ➔ Vaccinations (up to € 300 in 2 years)
  - ➔ Visual aids (up to € 400 in 2 years)

württembergische – Ihr Fels in der Brandung.

Tarif SZ + SZE

- Accommodation in a single room and treatment by the specialist of your choice; this can also be the chief physician
- "Rooming-In": Accommodation and meals for an accompanying person are insured for an unlimited period for children up to the age of 15 years

UKV Union Krankenversicherung

Tarif ZahnPRIVAT 100

- 100% reimbursement of orthodontic treatments in all "KIG", even if the statutory health insurance does not provide any benefit
- 100% refund for dentures and dental treatments
- Performance also for invisible braces, mini brackets, plastic or ceramic brackets, colourless arches and internal braces (up to max. € 5,000 during the contract period)

The presentation of the service contents serves as preliminary information and is therefore greatly simplified. The individual pension proposal and the general insurance conditions are decisive.

Monthly premiums in EUR				
Age	KAMP 0	NaturPRIVAT + VorsorgePRIVAT	SZ + SZE	ZahnPRIVAT 100
1	52,58	18,69	4,48	20,73
2	52,58	18,69	4,48	20,73
3	52,58	18,69	4,48	20,73
4	52,58	18,69	4,48	20,73
5	52,58	18,69	4,48	20,73
6	52,58	18,69	4,48	20,73
7	52,58	18,69	4,48	20,73
8	52,58	18,69	4,48	20,73
9	52,58	18,69	4,48	20,73
10	52,58	18,69	4,48	20,73
11	52,58	18,69	4,48	20,73
12	52,58	18,69	4,48	20,73
13	52,58	18,69	4,48	20,73
14	52,58	18,69	4,48	20,73
15	68,55	18,69	4,48	20,73
16	68,55	18,69	8,02	20,73
17	68,55	18,69	8,02	20,73
18	68,55	18,69	8,02	20,73
19	68,55	18,69	8,02	20,73
20	211,68	41,55	8,02	21,55