

GESUNDNAH

Ready for life with
AOK Baden-Württemberg.



NEAR YOU

Being in the middle of things, being there, living life the way you like. We want you to be able to do that.

That's why we are wherever you are. Near you, in person and online via your smartphone and tablet. Information, advice, helping you to lead a healthy life, always and everywhere.

It feels good – GESUNDNAH.



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PREVENTION & TREATMENT

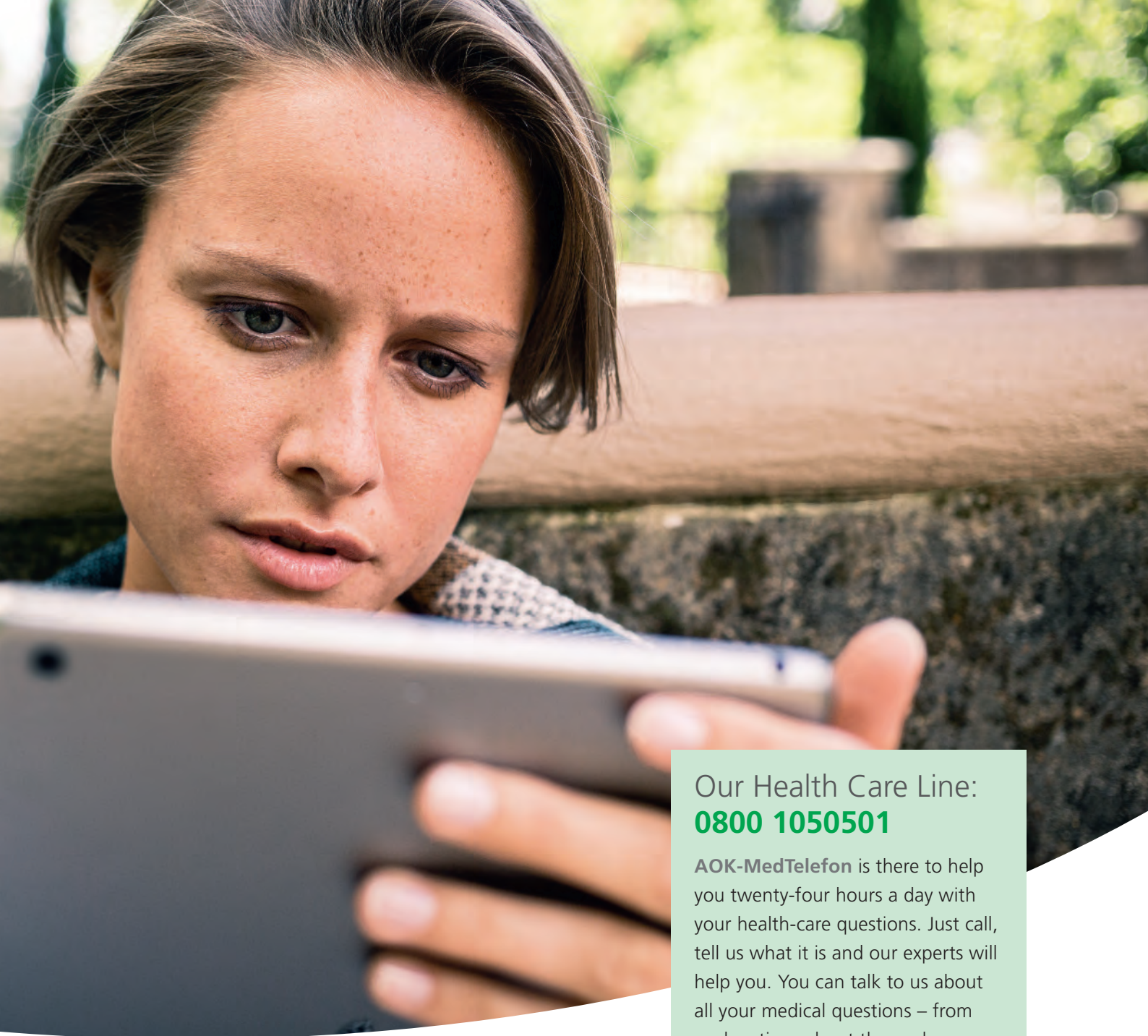
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Our Health Care Line:
0800 1050501

AOK-MedTelefon is there to help you twenty-four hours a day with your health-care questions. Just call, tell us what it is and our experts will help you. You can talk to us about all your medical questions – from explanations about the package leaflets in your prescriptions, to the selection of an appropriate specialist or the right hospital and explaining diagnoses, and providing information about treatments.

For Client Service Enquiries: 0800 2652965 and aok.de/bw/kontakt

AOK is there for you in person. Close by. And at times of day which give you a great deal of flexibility. If you have a question just go to **aok.de/bw/kontakt** and send us a message.

You can reach us even more directly on our AOK Service Line **0800 2652965**. At this number we provide help and advice at no charge to you.

Knowing what's happening – Online KundenCenter and App

Using our Online Client Centre (Online-KundenCenter) and from your home computer or our "Meine AOK" app you can deal with all your questions with total flexibility and from wherever you are: for example, you can send us your Certificate of Incapacity for Work or other documents such as your University Enrolment Certificate electronically. From your personal area you can request certificates, view payment details and coverage periods and communicate with us confidentially via your mailbox. The AOK-PatientenQuittung (Patient Receipt) provides you with an overview of all the benefits claimed and their cost. And if you want to find out more, just visit aok.de/bw/meineaok and you'll find the answer.

Run! greenAOK for the Environment

When you think "Health" you need to think about nature, too. With our environmental programme greenAOK which has been certified in conformity with DIN-ISO-14001 we have been working for an unspoilt and sustainable environment since 2013. We begin here in house and are looking for ways of optimising our ecologically sustainable operations. For example, we are doing that by increasing our efficient use of energy, by careful resource management, reducing waste and CO₂. Our goal is to have a climate-neutral AOK Baden-Württemberg by 2030. For further information, see aok.de/bw/greenaok



Guaranteed to be better – aok.de/bw/ausgezeichnet

Because good is not good enough for us, we voluntarily submit ourselves to a check-up by the TÜV. The TÜV SÜD has given us a rigorous check-up and awarded us the "ServiceExcellence" seal. We are the first business in Germany to receive this award six times in a row.

Top quality service for the best health care benefits. You benefit from our excellent service across the board. In the TÜV Check-up our online communication and interactive communication channels were considered outstanding. And, of course, also our GESUNDNAH philosophy for its direct and personal commitment to our clients.





Being there: facebook.com/aok.bw

Inspiration, information, tips and tricks to make you feel totally cared for. GESUNDNAH on Facebook provides information and entertainment all in one – for example the AOK cooking shows or our corporate run series.

Watch us: youtube.com/aokbw

Stay informed: with more than 1.7 million minutes of playback time just in 2018 on our YouTube channel. Practical videos on a wide range of topics provide good support to help you stay healthy relatively easily.

Have your say: aok.de/bw/gesundnah

Answers to your questions on a wide range of topics relating to health, prevention, nutrition and fitness can be found in our GESUNDNAH Community. Easy to understand with videos, photo galleries and graphics.

Register at aok.de/bw/gesundnah

Updates: aok.de/bw/newsletter

With our GESUNDNAH Newsletter you will always know what's going on. Just register and you will automatically receive your monthly health updates. They contain important information on services and benefits, health tips, information on events, recipes, contests and special offers.

Experience: instagram.com/gesundnah

With our Instagram account you're always in the picture: in our multi-faceted stories and photos we show you what constitutes a healthy lifestyle, give first-hand insider and expert information and take you on culinary and geographic tours through Baden-Württemberg. Experience AOK Baden-Württemberg's Instagram Community. Log in now and see how attractive healthy living can be.

AOK-Magazine – healthy, fit, stylish.

Do you know what's great about our AOK-Magazines? You find things there that you won't easily come across online. In our magazines you don't have to search, you simply find them: important topics, significant topics, farsighted topics to keep health in your future. And in addition, our magazines are entertaining.

Staying in with "on"

on, on JOB and on UNI go to the heart of lifestyle, health, fitness and valuable information. Everything that's in: from one person to another. There's a wide range of topics: love, sport, your professional and personal future and also nutrition and pleasure. Three different editions deal with what is important for young people still at school, trainees and university students:



on – for school

on JOB – for
trainees and
job entrants

on UNI – for
university students

Enjoying life in
good health.





EVERYTHING FOR PREVENTION

Being and staying healthy is enjoyable. True, you sometimes get sick and you can't help it. But we'll help you get back on your feet. However, we'll also show you what you can do to stay fit and healthy. With our multifaceted suggestions in the areas of movement, nutrition and relaxation.

It's worth taking a look. For healthy living!



Here are a few examples from our course offerings:

Ernährungswerkstatt (Nutrition Workshop)

What foods are particularly healthy? How can you combine them so that they have a positive impact on your health? In our AOK-Ernährungswerkstatt (AOK Nutrition Workshop) you will learn the fundamentals of a well-balanced diet and will discover healthy cooking.

Less Stress

Find your internal and external balance so that you can deal with professional and personal challenges. Relaxation releases new energy and you can go all out when you need to.

Activity Programmes

In cooperation with a range of sporting associations and clubs we provide a line-up of attractive activity programmes. They're for beginners, too!

It's worth being fit and getting fit: your AOK reimburses a large part of the fees for the activity programmes of other providers so long as they meet the appropriate standards.

Fit with AOK Courses

Our wide selection of AOK Courses provide all-round fitness. They are enjoyable and there is something for everyone – from courses on nutrition to relaxation and physical fitness.

Just go to aok.de/bw/gesundheitsangebote and choose the course you like. Click, register, move. Let's go!

YOUR ADVANTAGE

The AOK health programmes

- Fully-qualified and experienced AOK prevention experts
- Two health programmes per year free of charge
- Programmes exclusively for persons insured with AOK
- In the ProFit rewards programme of AOK Baden-Württemberg you can collect points and then exchange them for valuable rewards

„Lebe Balance“ – stronger for life

Becoming attentive and considerate, calm and relaxed can be quite easy. You can achieve this step by step with the AOK Lebe Balance (Healthy Living) Prevention Programme. Accompanying the Lebe Balance-Seminar there are an audio CD, a book, online webinars and an app: these help you to achieve a better balance in your life. Equip yourself to meet life's challenges.

For more information contact the AOK-KundenCenter or go to lebe-balance.de



The Lebe Balance modules are

- Our Lebe Balance Seminar is also available as an interactive live Webinar.
- The Lebe Balance book is your personal guide to the programme. With the audio CD which is also available the exercises can easily be practiced on your own.
- In the AOK course “Achtsam und genussvoll essen” you will be guided through your personal “eating history” and re-discover eating and enjoyment.
- Try out a range of different types of exercise and relaxation and discover for yourself which activities suit you best and how you can really power down.



Inner Strength, Outer Attractiveness. Effective Training for Wellbeing.

Functional Fitness – Becoming mobile, strong and dynamic

Functional Fitness includes everything. The training is not done selectively but individually. It focusses on the quality of the movements and the muscle functions. The aim is to strengthen the core of the body and in particular the abdominal and back muscles. Improved posture, self-image and joint stability improve your quality of life. With Functional Fitness you can face your daily challenges much better.

Functional Fitness quickly gets you into top physical shape. Your body is better able to cope with demanding situations whether in daily life, in the office or in a sport you already practice. Even physically active people can work on improving the stability of their body, for example to avoid potential back or joint problems.

Incidentally: as Functional Fitness is so flexible and versatile, beginners and advanced users train together. This increases motivation and pleasure in the exercise.

SCORE SOME POINTS!

This free programme is available only to people insured with AOK. Participants receive 500 ProFit points for their AOK ProFit Bonus Programme.

More on ProFit on page 27.

Getting fit, staying fit at Work and University.

Benefitting from Experts

With our employers' bonus programme „Gesundes Unternehmen – BGM mit System“ (Healthy Business – Corporate Health Management System) we promote the introduction and implementation of a Corporate Health Management System. Whether it's topics such as healthy nutrition, ergonomics, exercise, or improving psychological wellbeing – you and your colleagues can definitely benefit from our expert knowledge.

Do you want to find out more?

We're happy to answer your questions at **aok-business.de/bw/kontakt**

Lebe Balance for Students

With AOK you can keep cool and relaxed at university. The Lebe Balance (Healthy Living) Programme for more inner strength is available as an online seminar and at a number of universities and colleges it is a recognised part of the course (sometimes with ECTS Points).

More information at **lebe-balance.de**

Mit dem Rad zur Arbeit oder Uni

If you cycle to work or to university on at least 20 days during the promotion period you get the chance to win great prizes. More information on this nation-wide special promotion by AOK and the German Cyclists' Federation (Allgemeiner Deutscher Fahrrad-Club) is available at **mit-dem-rad-zur-arbeit.de** or **mit-dem-rad-zur-uni.de**



Good Health, Good Prospects.





PREVENTION & TREATMENT

Health doesn't happen on its own. You have to work on it. We can help you get there.

Our basic services are already outstanding. If you would like more you can obtain additional health benefits with our AOK Patient Programmes and our AOK Supplementary Insurance.

Relax when you look into the future. Your path, your health, your AOK.



The AOK Patient Programmes.

Health questions are questions of trust. Consequently it's good to have someone you can depend on to provide help. Your most important contacts are family doctors and specialists. With our AOK Patient Programmes you can look forward to advantages when consulting the doctor of your choice.

AOK-HausarztProgramm (Family Doctor Programme)

Over 5,000 family doctors, paediatricians and specialists in adolescent medicine plus more than 1.6 million patients insured with AOK are enrolled in our special benefits programme. This is very attractive for you, too. The family doctor registered with the AOK-HausarztProgramm is your first contact for at least twelve months. He provides referrals to specialists, as well as guidance and support.

Advantages at a glance

- No more than 30 minutes wait in the doctor's surgery if you have an appointment
- Evening consultation hours until 8.00 pm for persons in employment
- Health care from one provider, optimally adapted to your needs
- No prescription charge for many medications including for clients over 18
- Early detection of skin cancer by your family doctor from age 20
- No charge for non-prescription medications (when ordered by a doctor) for clients up to age 17

AOK-FacharztProgramm (Specialist Programme)

The AOK Specialist Programme offers many advantages. To be able to use it, first register for the AOK AOK-FacharztProgramm. Our Specialist Programme is then valid for the specialist medical fields of cardiology, gastro-enterology, orthopaedics/rheumatology, psychiatry/neurology/psychotherapy, urology and diabetology. There are over 2,500 specialists and psychotherapists registered in the programme, plus more than 685,000 patients insured by AOK.

Advantages at a glance

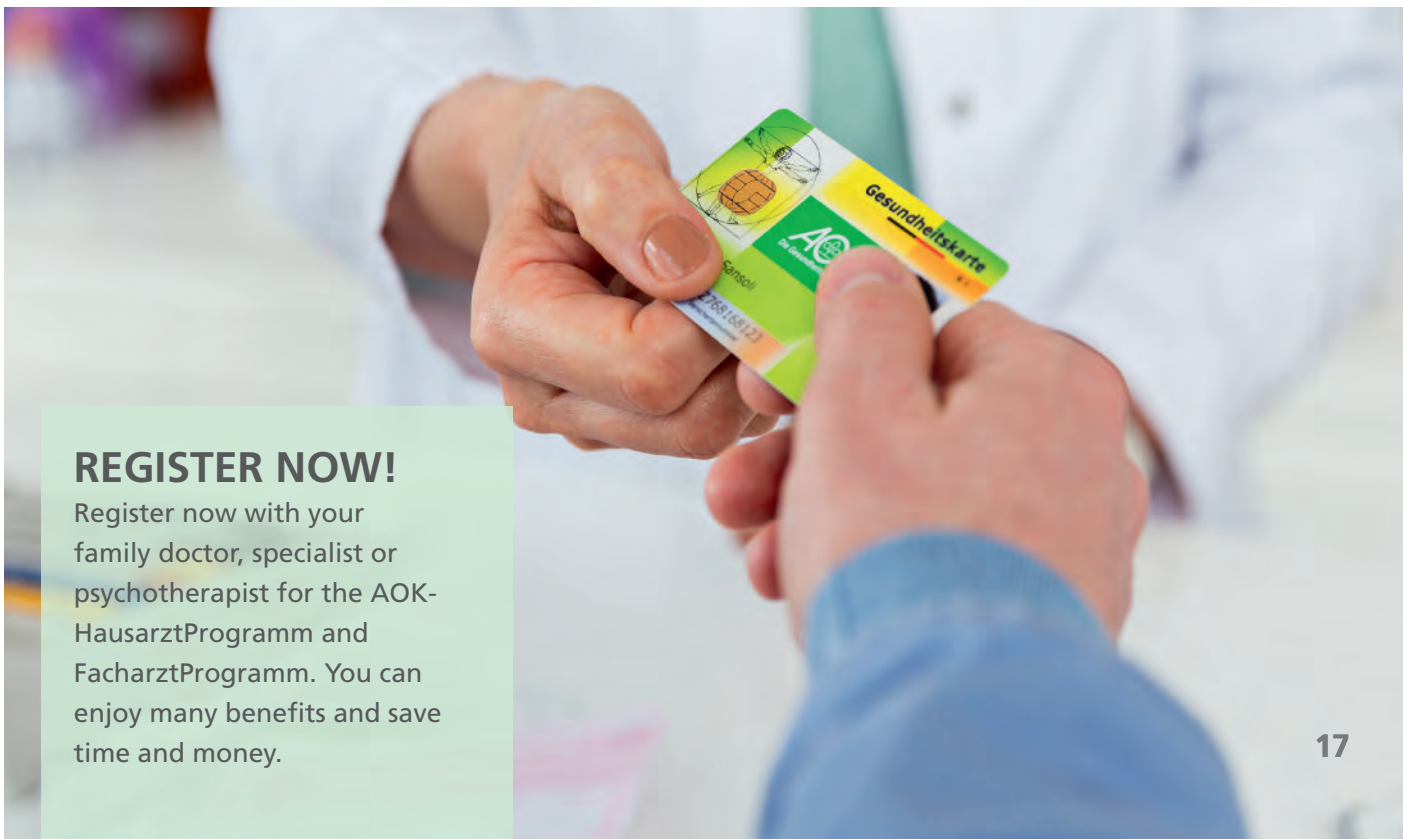
- Coordinated comprehensive care resulting from close collaboration by the doctors in respect to medication, lifestyle and treatment needs.
- No unnecessary duplication of examinations as the participating family doctors and specialists are aware of your course of treatment
- shorter waiting times and quick appointments
- Possibility of access to innovative treatment methods
- Participating doctors can take enough time
- Evening consultation hours until 8.00 pm for persons in employment

NEAR YOU

Obtain important information on all aspects of your health on your smartphone. With our "AOK GESUNDNAH" Service App. With it you can quickly find the right family doctor or specialist near you. The app is available from the App Store and the Google Play Store.

REGISTER NOW!

Register now with your family doctor, specialist or psychotherapist for the AOK-HausarztProgramm and FacharztProgramm. You can enjoy many benefits and save time and money.





Well on the Way to new Energy and Quality of Life.

AOK-Curaplan

Chronic diseases can be really hard on you – even when you're young. Your quality of life drops more and more. With AOK-Curaplan you recover your long-term zest for life. This comprehensive care programme provides optimal care for people with the following chronic conditions: diabetes mellitus type 1 and type 2, coronary heart disease, breast cancer, bronchial asthma, COPD. To this end we connect all concerned parties with each other. Our goal: long-term stabilisation of your medical condition and avoidance of any consequential harm.

Patients Hand in Hand with Experts

AOK-Curaplan involves experts and specialised hospitals in the treatment programme. As a participant you receive additional information on your medical condition. In information seminars directed by doctors we provide patients with valuable information so that they can take positive steps to influence their condition. In addition, we have individual benefits available to provide optimal management of the condition – for lasting improvement in your quality of life.

CHECK THE ADVANTAGES

For information on the AOK Curaplan and the Curaplan "Healthy and Active" courses go to aok.de/bw/curaplan

Ärztliche ZweitMeinung

In cases of important medical decisions you sometimes need a second opinion. This means you can understand your medical situation better and share in the decision about which treatment is the better fit. To this end, in the event of diagnoses which can fundamentally change your life, we provide an opportunity to consult experienced top-ranked physicians from Baden-Württemberg.

The benefits of our Ärztliche ZweitMeinung Programme are available for the specialist areas of oncology, orthopaedics and trauma surgery, general surgery and abdominal surgery, urology, cardiology, cardiac surgery, neurosurgery as well as gynaecology and obstetrics.

A team of doctors from AOK Baden-Württemberg considers each case individually and, as necessary, arranges as rapidly as possible an appointment with one of the experienced experts. Your initial assessment will be reviewed and your treatment options discussed in a personal conversation. Just contact your AOK-KundenCenter or call AOK-MedTelefon on **0800 1050501** an.

Reviewing Results, Reporting Errors

After the conclusion of the treatment do you have the impression that something is not right?

In that case, please contact us directly. The AOK Service Teams in your AOK-KundenCenter are available for advice and support.

We can also help you to assess and evaluate treatment outcomes properly. If you wish, we can request your patient records from the treating practitioner and review them. If the suspicion of an error is confirmed, we will request a third-party expert opinion.

AOK Contacts for Post-Discharge Management

So it happened – your grandparents, a parent, a partner or you yourself had to go into hospital for treatment or into a rehabilitation facility. It's good that this is over and you can look forward to discharge and going home. But it's now that you become unsure of things: can I get an early appointment with the family doctor? How will the treatment continue in the first few days at home? Who will support me? Our contact persons for post-discharge management can answer these questions. Working closely with you and the hospital we create a discharge plan providing guidance on the first few days at home for you and all persons involved. Your regional contact persons are to be found at aok-gesundheitspartner.de



More Security with AOK and Allianz.

Without basic health insurance your health care is already in good hands. The supplementary insurance policies which Allianz created specially for AOK clients provide additional coverage tailored specifically for your needs. Whether you want the very best for your teeth or want to play it safe on a long trip, supplementary coverage is worthwhile. With AOK you are able to benefit from the favourable conditions negotiated with our service partner Allianz. We can offer you, for example:

- Supplementary dental insurance
- Travel health insurance
- Supplementary hospital insurance
- Daily sickness allowance insurance
- Supplementary outpatient insurance

Supplementary Dental Insurance Schemes

A visit to the dentist frequently involves a significant payment of your own money. If taken out in advance, supplementary dental insurance can relieve the pressure on your bank account. With ZahnFit, ZahnPlus and ZahnBest or DentalPlus and DentalBest you can increase your coverage as you see fit.

- **Dental treatment:** the categories ZahnFit, DentalPlus and DentalBest cover the costs of high-grade composite fillings matching the colour of your teeth, as well as root canal and periodontal treatment.
- **Dental prophylaxis:** with ZahnFit you will receive an annual allowance of 60 euros, with DentalPlus up to 100 euros and with DentalBest up to 120 euros to keep your teeth in excellent condition, e. g. by means of professional cleaning.
- **Dental prostheses, inlays, implants:** ZahnPlus, ZahnBest, DentalPlus and DentalBest provide individualised coverage towards the cost of high-quality dental prostheses such as crowns with a ceramic veneer, inlays and implants.



Supplementary Hospital Insurance

In Germany hospital care is among the best in the world. On the other hand, the basic services include the possibility of adding more. If it is important for you to receive health care on the level of a private patient, then it is worthwhile taking out supplementary hospital insurance.

Hospitalisation after an accident – if necessary

- Free choice of doctor and hospital, change of hospital on request
- Reimbursement above the maximum fee schedule for doctors
- Accommodation in a double room and admission of an accompanying person
- Out-patient surgery in a hospital
- Option to switch to KrankenhausPlus (KrankenhausPlus) or HospitalBest (KrankenhausBest) coverage without repeating the medical examination

KrankenhausPlus – better for all types of treatment

- Free choice of doctor and hospital
- Reimbursement above the maximum fee schedule for doctors
- Accommodation in a double room and admission of an accompanying person

Optional: out-patient surgeries in a hospital

KrankenhausBest – for your top coverage

Like KrankenhausPlus, but in addition

- Accommodation in a single or double room
- Change of hospital

PLAY IT SAFE!

At aok.de/bw/zusatzversicherungen you can find exactly the private additional coverage that suits you. Click, search, find, buy! If you have questions we're there to help, individually, quickly, uncomplicatedly.

General Terms of Insurance

(Allgemeine Versicherungsbedingungen – AVB):

This brochure can only give an overview of the coverage. Your coverage is governed by the General Terms of Insurance (AVB) in force at the conclusion of the contract.



Supplementary Outpatient Insurance

Do you wish to be treated by a naturopath or to receive a grant towards the cost of visual aids? That's quite straightforward. With the supplementary outpatient insurance AmbulantPlus and AmbulantBest. These open up a number of possibilities for increasing the range of our services as a statutory health insurance provider according to your needs.

The AmbulantBest coverage provides top-notch health care. It also includes a range of alternative types of treatment.

Daily Sickness Allowance Insurance

In the worst case, illnesses can last longer than expected. That means that financially things can get tight. With our Daily Sickness Allowance Insurance (Krankentagegeld-Versicherung) you can cover the loss of income which can arise if the illness lasts a long time.

Daily sickness allowance for salaried employees from the 7th week

- 100 % Security: in the event of your incapacity for work the Allianz Daily Sickness Allowance Insurance covers income loss up to 100% of net income.
- 7 days a week: you receive the daily sickness allowance for every day you are unable to work – including Sundays and holidays.
- No maximum period of payment: you will receive the insured daily sickness allowance until you are once more able to work or until you are judged unable to work for the foreseeable future.

More KNOWLEDGE – more SECURITY

Please visit your AOK-KundenCenter for detailed advice on all or services. It's worth it. Advance information is available online at aok.de/bw/zusatzversicherungen



AOK-Urlaubsservice (Holiday Service).

Getting sick on holiday can be stressful. Foreign country, foreign language, foreign customs – that creates uncertainty and often hinders recovery. With AOK-Urlaubsservice you can enjoy the finest days of the year on the safe side.

Private Travel Health Insurance

Supplementary insurance provides greater security. It supplements the legally prescribed coverage for example for medically necessary return transport back home. The AOK-Reise-Krankenversicherung covers 100 percent of the costs of unforeseen outpatient and hospital treatment in another country. We offer this coverage for families and individuals in collaboration with Allianz Private Health Insurance.

On the move and in the best hands:

MeineGesundeReise (for individuals)/
UnsereGesundeReise (for families)

- Foreign trips up to 8 weeks
- Reimbursement for outpatient and hospital treatment
- Return hospital transport
- Search and rescue up to 15,000 euros
- 24-hour hotline, interpretation service, local hospital and service-provider information
- 100 % reimbursement for medications, bandages and dressings, therapeutic products and aids (excluding visual aids and hearing aids)
- Reimbursement for accompanying persons and childcare

The same coverage is available for extended travel up to 365 days with our LangeGesundeReise.

European Health Insurance Card (EHIC) and Certificate of Entitlement to Foreign Health Care (Auslandskrankenschein)

Our AOK-Urlaubsservice provides information on what health insurance coverage is best for your destination. In most European countries travellers receive the necessary health care services from the destination country on presentation of their European Health Insurance Card (EHIC). The EHIC is on the rear of the electronic health card (eGK). For Turkey and Bosnia and Herzegovina there are separate Foreign Health Care Certificates which we will be happy to send you.

HAVE A SAFE TRIP

Before your trip, it's a good idea to ask our AOK-Beratung für Reisemedizin for recommendations and tips about any vaccinations required for the countries you are going to visit from. Just call the AOK-MedTelefon 0800 1050501.

Strength brings
Security.





SPECIAL SERVICES

One person wants as much as necessary, another as much as possible. To enable young people to develop exactly as they want we have customised our health insurance options. Strengthen and carefully adapt your insurance coverage for what is important to you.

This way you have optimum individualised health coverage and you can even save money.



AOK-AktivBonusTarif (AOK Active Bonus Tariff).

Are you very fit, do you take good care of yourself, and do you make either no or very few health insurance claims? In this case the AOK-AktivBonusTarif is exactly the right way for you to save money.

Flexible Contributions

- As before, just keep making your monthly payments to the compulsory health insurance scheme and, depending on your income, choose one or the other of the three categories of the AOK-AktivBonusTarif (see the table below).

BEING PHYSICALLY ACTIVE – BRINGS ADVANTAGES

AOK-AktivBonusTarif

- Attractive financial reimbursement
- Optimal medical care
- Rewards for check-ups, vaccinations and you also qualify for inclusion in a special “preventive tariff”

Annual Bonus

- The selected rate category determines your basic annual bonus which we notionally credit to your account when you enrol and then each subsequent year you remain in the scheme; it determines also the maximum amount that you pay in the event of illness (excess).
- Independently of your income, you receive an additional prevention bonus of up to 100 euros for joining our special “preventive tariff in addition to check-ups and vaccinations.
- At the end of each year in the scheme we calculate the actual bonus amount und credit it to your bank account. In addition, your basic bonus is added to your prevention bonus.

Overview of the Rate Classes

Rate Class	Annual assessable income	Basic bonus per calendar year	Insured person's excess per day in hospital and per outpatient treatment accompanied by a medication order charged to AOK	Maximum payment per year including prevention bonus	Maximum risk per year
1	Up to 18,000 €	80 €	25 €	180 €	20 €
2	from 18,000 to 36,000 €	140 €	35 €	240 €	40 €
3	above 36,000 €	200 €	45 €	300 €	60 €



For the Health Conscious.

ProFit – the flexible Bonus Programme

Keeping healthy and getting paid for it – with ProFit the two go together. Simply collect points and exchange them for cash rewards, merchandise or vouchers for health services such as professional dental cleaning. More than 260,000 AOK clients are already in the ProFit Programme.

Get fit, stay fit

Just go for a check-up, be an active gym or sports club member, play sports, use our health and wellness services and those of our partners – that's how to collect valuable ProFit Points.

It's so easy

- Just register with ProFit – at your AOK-KundenCenter, on the Internet or with our ProFit-Hotline **0800 50507020** (no charge).
- You will receive your own ProFit cheque book in the post or by email. Your selected activities are validated and the ProFit points are collected in it.
- As soon as you send us the cheque book, we'll credit you with the bonus points.

EXAMPLE:

Professional dental cleaning	=	500 points
Dental check up	=	500 points
Sports club	=	400 points
Gym	=	400 points
First Aid course	=	400 points
Total	=	2,200 points

2000 points are worth 40 euros in cash or a 60 euro voucher. Save the remaining 200 points for your next reward.

Rewards or Cash

With ProFit you are guaranteed rewards for active preventive health care. Valuable rewards in the areas of health, wellness, relaxation and recreation are there to be claimed. If you prefer, you can exchange your points for a cash reward.

THE PROFIT IS YOURS

Just click on aok-profit.de and be part of ProFit. Everyone insured with AOK Baden-Württemberg can register. You can redeem points just for yourself or together with family and friends.



Fit for Work and Uni.

You need a good partner for your future. Starting your career, at college and university, and afterwards, AOK is an outstanding choice. As a capable insurer, advisor, partner of colleges, universities and employers.

We advise, You decide

Once you've finished school, there are important decisions to be made: job training or university? But what exactly? Where and with which partner for your training? At which college or university? Stay cool! We can help you with this. We have plenty of information and tips to help with a successful application, preparation for recruitment tests and our application check. Both before and during your time at college or university with our AOK Studenten-Service we are your number-one go-to partner. It provides valuable services and information to help you complete your programme successfully – such as our free electronic specialist publications or our online coaching.



Outstanding Insurance during Job Training

Young people just starting their career benefit from our special AOK health insurance for trainees. This includes, among other benefits, all-round health insurance coverage certified by the Technical Control Board (TÜV) and the AOK-Azubi-Service. We naturally handle all the paperwork with your future employer.

A Future with AOK!

Who wouldn't wish for multi-faceted job training, an interesting degree programme followed by an attractive Job? That's available at AOK. There are people working here in over 100 different occupations. We offer outstanding career opportunities, many opportunities for personal development and develop individual strengths in our integrated Talent Management Programme. Don't hesitate: register now!

- Training programmes – Social Insurance Specialist, Office Management and Dialogue Marketing Specialists
- University – Bachelor's courses in cooperation with the Baden-Württemberg Cooperative State University (DHBW): social work in the health care sector, business administration in health-care management, business information systems. AOK Economist with bachelor's degree in Business Administration and Graduate Trainee-Programmes.

Get information online and you're on your way

AOK Studenten-Service:
aok.de/bw/studenten

Everything you need to know about your degree course, health insurance and health

Electronic specialist publications:
aok.de/bw/ebooks specialist works on marketing, science, languages and more – some in English!

Online Coaching: **aok.de/bw/liveonline**
Online courses and lectures relating to health, job training, and degree course

Career: **aok.de/bw/karriere**
Tips and topics on starting your career and promotion

For your Future
GESUNDNAH.



A photograph of two young women with long brown hair, smiling and talking to each other outdoors. They are standing near a body of water with a forested hill in the background. The woman on the left is wearing a red sweater and a green patterned scarf, and has a colorful beaded bracelet on her wrist. The woman on the right is wearing a purple hoodie. The image is framed by green diagonal borders at the top-left and bottom-right corners.

STRONG PERFORMANCE

AOK Baden-Württemberg is your future-oriented health care partner. We provide personal, proficient and committed support on your way to a good and healthy life.

Our numerous services for young people are built on a solid foundation of statutory obligations. On top of that we provide extras such as the electronic health card, special offers for optimal sports rehabilitation, and cooperation with sports medicine clinics.

Further information on statutory and optional benefits is available at **aok.de/bw**



Electronic Health Card: functional and secure

The electronic health card (eGK) is your modern insurance identity card for the statutory health insurance system. A legal provision stipulates that clients over the age of 15 obtain a photo ID (eGK). An exception is provided for clients unable to obtain a photograph (e.g. persons in long-term care). The photograph can be submitted as a printout or electronically. Clients can use the photo-upload-function on the AOK Baden-Württemberg website at www.aok.de/bw/aok-bild or have your photo taken in the AOK Client Centre (AOK-KundenCenter). External sales representatives can take your photo with their photo app. With its processor chip the electronic health card (eGK) has a larger memory and more functionality plus much greater security for your personal data.

The electronic health card (eGK) contains personal data such as your name and address. In addition, it also has the new lifetime ten-digit insurance number. In the future it will be possible to perform new functions such as the online updating of your personal information on the chip integrated into your electronic health card (eGK).

With the EHIC – the European Health Insurance Card – on the back of the electronic health card you have insurance coverage in all countries of the European Union, in Switzerland, Iceland, Liechtenstein and Norway. The EHIC is also valid for emergency medical treatment by doctors and in hospitals in Macedonia, Montenegro and Serbia.

Additional payments: limited by law

German law obliges insured persons to pay a certain share of the cost of benefits received from their public health insurer. This does not apply to children and young people under 18 except for transportation costs.

To prevent these payments from becoming too burdensome, there is a maximum amount payable, depending on the individual. As a rule, this is two percent of gross income. If you have a serious chronic condition and are receiving long-term care, your maximum payment is only one percent. If you reach the maximum payment in any calendar year, you can be exempted from further payments up to the end of that year.

DATA SECURITY!

Health requires security. Consequently we do everything possible to use and store your data in a secure manner. Detailed information on data processing and your rights is to be found at aok.de/bw/datenschutzrechte

We go one Step further for your Fitness.

AOK-Sports: the optimal rehabilitation

Sports have a preventive impact on many illnesses. But occasionally there can be minor or more serious injuries. Not a problem. We also assist you with sports injuries. With a referral from a doctor, AOK-Sports is available to all clients. You simply have to be registered in the AOK AOK-HausarztProgramm and be a participant in the AOK-FacharztProgramm. Additional information on pages 16 and 17 of this brochure.

AOK-Sports-Therapieeinrichtungen draw up your individual treatment plan and support you for up to 20 treatment-days within a three- to six-week period. In this way AOK-Sports fills the gap between hospital and subsequent out-patient orthopaedic care.

Sports Medicine Clinics in Tyrol

Whether you're hiking, climbing, mountain biking, skiing or snowboarding, AOK is there wherever help is needed. In the major holiday areas of Tyrol we cooperate with four out-patient and day-patient treatment centres. For sports injuries in particular we thus facilitate safe and uncomplicated emergency medical treatment of exactly the same standard as in Germany.

The only thing you need is your electronic health card (eGK). You do not need any supplementary out-of-country health insurance for this treatment.

Our partners in this valuable co-operative undertaking are the Sportclinic in Mayrhofen im Zillertal, the medalp-Klinik in Imst and in Sölden im Ötztal, and also the Tagesklinik Arlberg in St. Anton am Arlberg.



Information from AOK Baden-Württemberg.

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Pursuant to § 13 of Book 1 of the Social Security Code (SGB I) the social insurance agencies are obliged to provide the public with information on their responsibilities. This brochure provides an overview of the services and benefits provided by AOK Baden-Württemberg. Only current legislation and the bylaws of AOK-Baden-Württemberg are legally binding. The use of the masculine or feminine forms is for convenience only. In each case the other gender is always implied. Date: December 2019, Order no. 048/185. 048/0185/00/02

GESUNDNAH

Jetzt zur besten regionalen
Krankenkasse wechseln.

