At your side for all stages of your life

Our extensive range of services is here to support you at every stage of your life.

Healthcare in safe hands

aok.de/hessen
Welcome to your health insurance fund

Your health and well-being are our main concern.

We offer you outstanding insurance cover for treatment and rehabilitation. You can also benefit from a unique range of preventive measures, health courses and bonus programmes – as individual to you as your life and needs.

Over 1.6 million members already place their trust in us.
This brochure provides you with comprehensive information about our services. Take as much time as you need to gain an impression of us.

Contact our experts at any time.
Whether it’s about your health insurance or medical issues.

Contact us personally at more than 50 advice centres.
By telephone or e-mail, day or night.

We look forward to hearing from you!

AOK – Die Gesundheitskasse in Hessen
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You decide what suits your needs.

Build your health insurance cover exactly how you like it. Take advantage of our bonus programmes and optional plans to receive extra services and non-cash benefits.
Optional plans

Sickness benefit
Take out our optional sickness benefit to cover your financial needs in the event of illness. As an individual supplement to statutory sickness benefit, this option enables you to close a financial gap until statutory sickness benefit is paid. With this optional plan, you can protect up to 70 per cent of your income if you are rendered unfit to work.

Excess
It pays to live a healthy lifestyle. If you rarely or never use any of our AOK services, we pay you a bonus with the AOK Optional Plan Excess. Depending on your income, that could be up to 360 euros per year.

Bonus programmes

BONUS fit
It’s fun to live a healthy lifestyle, and it pays off too. If you take part in sports, fitness training and preventive health activities, we’ll pay you a bonus of as much as 100 euros a year.

Child bonus
By participating in fitness and health activities, you can also collect cash points. For each point credited to your child and other persons collecting, you receive one euro. Over time, you could accumulate up to 5,000 euros.

Health cover with meaningful extras: Our supplementary insurances
Add supplementary insurance to increase your statutory health cover. And benefit from exclusive price advantages. We work together with DKV (Deutsche Krankenversicherung AG) and, for international insurance cover, with ERV – ERGO Reiseversicherung. We offer daily sickness allowance, dental supplement, long-term care supplement, visual aids or treatment by a senior consultant.

For more information about the optional plans and bonus programmes of your health insurance fund, see aok.de/hessen/wahltarife

This symbol indicates the additional services of your AOK.
Your health account

Each AOK member is given a virtual health account. This account contains 400 euros which can be spent on healthcare services from within our extensive range, whatever your particular desires and needs.

How does the health account work?

Each AOK member and each co-insured family member has their own health account containing 400 euros. A family of four can therefore receive special services worth up to 1,600 euros a year. The important difference here is that doctors do not settle payment for these additional services via the electronic health card, but charge you for them with a private invoice. All you do is send us this invoice and we will refund the amount to you within a few days. This makes preventive healthcare even more worthwhile.

For more information on your health account and the optional services, see ➤ aok.de/hessen/gesundheitskonto
More services, with none of the extra costs. Services range from osteopathy to skin cancer screening from 18 years of age. You can use the credit on your health account for the following services:

Check-ups from the age of 18
German law provides for one free check-up between the ages of 18 and 34. You are also entitled to an additional check-up every three years, the cost of which will be reimbursed with up to 50 euros. ▶ For more information, see page 17.

Skin cancer screening
from the age of 18, every two years and up to 40 euros ▶ For more information, see page 17.

Homoeopathy
medical treatment and medication, every year and up to 240 euros. ▶ For more information, see page 29.

Laughing gas sedation
for the removal of wisdom teeth up to the age of 25, up to 100 euros. ▶ For more information, see page 40.

Mamma Care Course
for breast cancer self-examination, per course up to 30 euros. ▶ For more information, see page 17.

Osteopathy
costs covered by up to 150 euros per year. ▶ For more information, see page 29.

Travel vaccinations
Costs for recommended vaccinations covered by up to 200 euros per year. ▶ For more information, see page 40.

Dental sealants for fixed braces up to the age of 17, one-off subsidy of up to 100 euros. ▶ For more information, see page 40.

You’ll often find this symbol in this brochure:
It indicates an optional service that you can have reimbursed with the credit on your health account.
Step into action for your health

Health matters more than anything else. With more than 400 health courses, we support you in your desire to be more active.
AOK health courses

Here you can find courses on exercise, relaxation and stress management, as well as on healthy nutrition. Whether you are young or old, at a nearby location or online, our health courses are offered throughout Hesse.

Shape up!
Lead a more active lifestyle with our various exercise courses. One example: the popular course AOK – Gentle Training for the Back. This course focuses specifically on everyday scenarios and contributes to the prevention of back pain in the long term.

Learn to relax – become less stressed
Be calmer and more relaxed in your everyday dealings. Find the method that suits you best from among our offerings. Whether it’s the relaxation weekend, progressive muscle relaxation or hatha yoga, which is a gentle combination of relaxation, breathing and body exercises. Yoga helps you to become more agile, improve your sense of balance and physical elasticity and gain inner peace. We also offer hatha yoga courses especially for pregnant women.

The courses are free of charge for AOK members. You only need to pay a course deposit. Members of other health insurance funds pay a modest course fee. All courses are held by experienced specialists and consist of around twelve participants.
Our food – varied and delicious
Enjoy the right food and lose weight at the same time. Our course **AOK – Lose weight the active way!** provides you with strategies, tips and suggestions on what to eat and drink. Our nutritionists have devised a special programme that is fun to do and helps you gradually achieve a weight that’s just right for you.

**AOK – Food healthy & delicious**
A combination of healthy diet and exercise can help you cope better with the demands of everyday working life. You will learn how to achieve this **through effective planning, efficient shopping and clever food storage.** This way you can always enjoy delicious and healthy dishes, **even if you have only little time after work.**

**AOK – FlexiFood, healthy nutrition made to measure**
On this course, you learn whether superfoods, “free from” foods or vegan products are necessary for a healthy diet. Suggestions for **efficiently storing food and ideas for quick and seasonal dishes** help you realise your plans in everyday life.

**Information about courses, dates and locations can be found online.** Register simply and conveniently at [aok.de/hessen/gesundheitskurse](http://aok.de/hessen/gesundheitskurse)

Can’t find a suitable course? **We also support courses from other certified providers.** Under [aok.de/hessen/kursanbieter](http://aok.de/hessen/kursanbieter) you can find other courses on nutrition, exercise and relaxation. We’ll refund the participation fee by as much as 150 euros per course. You can attend two courses per calendar year.
Prevention and check-ups
Good health – the digital way

Want to be more active and fit, but the dates and locations of our popular courses don’t suit your daily routine? Our practical online courses can be used whenever and wherever you need them. You decide when you want to become active.
Coping with stress
Being more relaxed at work and in everyday life is something you can learn.
► stress-im-griff.de

Running to form
Effective running training for beginners and advanced runners. Fitness experts give you individual support for your training tasks and schedules.
► aok.de/laufend-in-form

Losing weight the delicious way
Dietary change made simple Here’s how to lose weight properly – the delicious and successful way.
► aok.de/abnehmen

Effective back training
Strengthen your back effectively. Expert tips and flexible training units made to measure.
► aok.de/rueckenaktiv
Preventive check-ups made simple

Preventive check-ups
Early detection and systematic treatment of diseases greatly increase the prospects of a cure. That’s why regular preventive check-ups and screening measures are important. We take care of the costs.

Your health-assessment check-up
Between the ages of 18 and 34 we cover the costs for one health assessment by a licensed health-care provider, and from the age of 35 we cover the costs for this health assessment every three years. The focus lies on the early detection of cardiovascular and kidney diseases. These regular check-ups ensure early detection and the systematic treatment of diseases.

Thanks to the AOK Health Care Account, you are entitled to a check-up at a licensed health-care provider every three years right from the age of 18 (see page 9).

Cancer screening
The earlier cancer is detected and treated, the better the chances of recovery. We recommend regular cancer screening for women aged 20 and over and for men aged 45 and over. We cover the costs.

Skin cancer screening
With skin cancer screening, malignant skin diseases can be detected at an early stage. From the age of 35, we take over the costs of an examination with approved service providers every two years.

Paediatric check-ups
Skin cancer screening from the age of 18: Dip into your health account and take advantage of skin cancer screening for people aged 18 to 35. We reimburse up to 40 euros of the costs every two calendar years.

Mamma Care: Self-examination of the breast based on the Mamma Care method – AOK Hessen covers 30 euros of the costs of a course once per calendar year.
Ensure that your children grow up healthily **by giving them important medical check-ups, and let us settle the costs.** We can also remind you when the next appointments have to be made with your doctor. These include medical health and dental check-ups as well as preventive check-ups for young people.

**Vaccinations: Good vaccination protection is the best preventive measure for children and protects them from life-threatening diseases.** We take care of the costs of all important vaccinations set out in the immunisation guidelines of the German Federal Joint Committee. These are based on the recommendations of the
Standing Commission on Immunisation (STIKO) and include vaccinations against diseases such as measles, mumps, rubella, tetanus, polio, diphtheria and whooping cough, and also influenza.

From the age of six weeks we also cover the costs for the oral vaccination against rotavirus. With children in particular, it is essential to ensure vaccination protection is done in good time.

Have your doctor or healthcare professional regularly check your immunisation status and that of your children. They will advise you and your family about the vaccinations you need.
Expecting a baby? An exciting and fascinating time begins. With you, we look forward to the new member of your family and will be at your side throughout the pregnancy, birth and breastfeeding, and your child’s growing years. For this, we offer you more than the statutory benefits.
Prenatal examinations
You want to feel safe during your pregnancy. That’s why we cover the costs for routine medical care and all the important preventive examinations such as the rubella test, the rhesus factor test, ultrasound examinations and the gestational diabetes test. For high-risk pregnancies we also take over the costs for special examinations such as amniocentesis. Our recommendation: During the first and last weeks of pregnancy, you should go for a check-up once a fortnight.

In vitro fertilisation: By offering our special service coverage, we pay 100 per cent of the treatment costs for in vitro fertilisation.

More safety – more examinations: You want maximum safety for yourself and your child during pregnancy? We bear the costs for some of the services not covered by the statutory health insurance funds. Just send us the bills and we will reimburse up to 100 euros per pregnancy. These include the following services:

- 3D ultrasound
- Doppler examination
- Accommodation for accompanying person in family room
- Birth preparation course for accompanying person
- Additional preventive tests (B streptococcal test, detection of antibodies for rubella/chicken pox, pH self-tests, cytomegalovirus test)

The AOK Pregnancy app
Always stay well informed: Take advantage of our Pregnancy app that offers you memory functions, checklists and valuable tips.

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1 Provided the accompanying person is insured with AOK.
Prenatal classes
Our recommendation: If you’re a couple expecting your first child, we recommend that you attend prenatal classes. You’ll not only receive expert answers to questions on all aspects of pregnancy but also learn a lot about good practice during your pregnancy, breastfeeding and caring for your baby. You’ll also take part in pregnancy exercises, and breathing and relaxation exercises. For expectant mothers insured with AOK, we cover the costs for up to 14 hours of lessons.

Birth preparation course for accompanying person:
Couples benefit from attending a prenatal class together. If the accompanying person is insured with AOK, we cover up to 100 euros of the costs.

Pharmaceutical advice
During pregnancy, you should pay attention not only to what you eat but also to the medication you’re taking. The Embryonic Toxicology Clinic of the Charité Hospital in Berlin will let you know about any medications you can take during pregnancy that will not adversely affect your baby. The toll-free phone number is: 0800 8 265 265. The centre can be reached from Monday to Friday from 9 a.m. to 12.30 p.m. and on Mondays, Tuesdays, Thursdays and Fridays from 1.30 p.m. to 4 p.m.

Hatha yoga for pregnant women
On this course you’ll learn yoga methods that can prove beneficial throughout your pregnancy. Special breathing exercises or pelvic floor training help you to prepare for the birth. For more information, see → aok.de/hessen/gesundheitskurse

Childbirth
You can choose where you want to give birth: in hospital, at a maternity home or in your own home. We cover the costs in all cases.

Travel expenses – here, too, AOK is there to support you! We pay the costs for travel to hospital and back. All you have to pay is a personal contribution.
Midwife on call:
During the final weeks before the birth, many women wish to have someone at their side to prepare them as best as possible for the birth. Whether it's a hospital, a maternity home or a home birth, we subsidise the on-call costs for a trusted midwife or maternity nurse. We cover the costs for on-call duty three weeks before and two weeks after the calculated date of birth by up to 250 euros.

Midwife support
The baby has arrived – and you have many questions. A midwife or maternity nurse can give you important tips and information. We cover the costs for a midwife for up to 12 weeks after the birth.

Postnatal exercise classes
Get back into shape. We pay for you to take part in postnatal exercise classes. And did you know? Your midwife or maternity nurse can settle the costs for the classes directly with us.
Financially secured

Maternity allowance
Are you pregnant and working? Look forward to the arrival of your child! **We ensure that you do not incur any financial losses during pregnancy and birth.** You’re entitled to maternity benefit which you’ll receive six weeks before and eight weeks after delivery in the amount of your previous net salary.

For multiple or premature births, **we’ll extend the maternity benefit to 12 weeks after birth.** We’ll also extend benefit payment by four weeks if your baby is born with a disability and the disability is confirmed by a doctor in the first eight weeks after birth. If the child is born earlier than the calculated date of birth, we’ll pay the maternity benefit for a correspondingly longer period of time. **You’ll be financially secure, no matter what.**

And did you know? You’re also entitled to maternity benefit if you receive Unemployment Benefit I or are a student in minor employment.

Family insurance
Your health insurance fund covers your whole family. This means that children, spouses or civil partners are insured free of charge depending on certain age and income limits. They can all benefit from the entire range of services offered by AOK Hessen and are provided with their own health card.

+ Domestic help: If you’re unable to manage your household by yourself during pregnancy, after childbirth or because of an illness, we’ll pay the costs for domestic help. The precondition is that you have a child under the age of 14 or a disabled child dependent on your help living in your household.

Free membership
As an AOK member, you’re insured free of charge if you receive maternity benefit. The same applies to the period in which you receive parental benefit or are on parental leave. If you receive income during this period, you’ll naturally have to pay contributions.
Pregnancy and childbirth
More than just the basics. Better service than expected. AOK Hessen does everything it can to ensure quick recovery from an illness.
Services with many extras

You are entitled to the entire range of services of the statutory health insurance system – with all modern treatment methods that are medically necessary and scientifically proven. We take over the treatment costs so that you don’t have to worry about a thing. You only have to make a personal contribution if there is a legal requirement to do so.

Medical treatment
You have a choice and decide which doctor you want to see. If they are members of Kassenärztliche Vereinigung (KV) (Association of Statutory Health Insurance Physicians), we cover the costs for medical treatment. Simply present your electronic health card and we take care of everything.

Treatment in hospital
We cover the costs for hospital stays and medical treatment, medication, therapies and remedial aids, as well as accommodation and meals. You contribute by making the statutory additional payment.

Electronic Health Card (eGK)
The Electronic Health Card (eGK) allows you to have medical and dental treatment as well as health and preventive check-ups. The treatment is invoiced directly to us. The EHIC (European Health Insurance Card) can be found on the other side of the health card. This means that you’re also insured in other European countries and will receive medical treatment there.
**Medication**
We pay for the medication prescribed by your doctor. You pay the legally prescribed contribution of 10 per cent of the price of the medication. This is at least 5 euros and at most 10 euros – but it will be no more than the cost of the medication. A large number of medicines are contribution-free. **For more information, see [aok.de/hessen/medikamente](http://aok.de/hessen/medikamente)**

**Drug discount contracts:** AOK has negotiated special agreements with pharmaceutical manufacturers for price discounts on certain active ingredients. **In this way, costs can be saved without compromising the quality of the pharmaceutical supply.** If your doctor prescribes a drug, your pharmacy is obliged to give you the discounted drug of the manufacturer with which AOK has negotiated an agreement. If the doctor does not want this, he or she can indicate on the prescription that you are to be given a different drug from that of the AOK contract partner. **You’ll then receive precisely the medication that you were prescribed.**
Alternative healing methods
For some diseases, so-called alternative healing methods can meaningfully complement your treatment. For this reason, some natural therapies also belong to the range of services offered by the statutory health insurance system. Within the legal framework, we can assume the costs for alternative treatment methods. We would be happy to explain the details to you.

Acupuncture
For patients in chronic pain, acupuncture, a method from Traditional Chinese Medicine, can be considered as a therapeutic method. AOK covers the costs of treatment for certain complaints.

Homoeopathy
We offer to cover the costs of a homoeopathic first anamnesis and subsequent anamnesis by a doctor with an additional qualification in homoeopathy if an illness has been recognised, can be cured or prevented from worsening, or the symptoms can be alleviated as a result of this therapy. If these conditions are fulfilled, we reimburse the costs of up to 240 euros per calendar year. For detailed information, also on the requirements, see aok.de/hessen (keyword: homoeopathy)

Osteopathy
Osteopathy is a manual therapy for eliminating blockages and dysfunctions in the body. AOK Hessen covers the costs for three osteopathy sessions per calendar year. We reimburse 100 per cent of the invoice amount but no more than 50 euros per session and up to 150 euros per calendar year. However, certain conditions must be met. For detailed information, also on the requirements, see aok.de/hessen (Keyword: osteopathy)

Additional payments
Medication, therapies or hospital treatment: Legislation rules that insured persons must make additional payments for many medical services. This additional payment amounts to a maximum of 2 per cent of a person’s gross annual income. But there are many exceptions: children and adolescents under the age of 18 are exempt from almost all additional payments. Pregnant women also do not need to pay extra for certain services. Patients with severe chronic ailments must only make an additional payment of up to 1 per cent of their gross income. If you have questions about additional payments and maximum charges, please contact your AOK advisory team.
AOK Curaplan
The AOK Curaplan is a disease management programme (DMP). This treatment programme is aimed at improving care for chronically ill patients and ensuring that they receive optimal medical treatment. AOK Hessen offers the AOK Curaplan for the following diseases: bronchial asthma, breast cancer, COPD, type 1 and type 2 diabetes and coronary heart disease. Patients benefit from comprehensive and continuous treatment. They receive targeted support for complications that may occur and recommendations for dealing with their disease. Participants also receive a bonus of 40 euros when they take part in the AOK Curaplan for the first time. For more information, see aok.de/hessen/curaplan

GP Care Programme (HzV)
Your general practitioner (GP) is your first point of contact for optimal basic care. Nobody knows you better than your GP. She or he advises you, coordinates treatment, matches medication and therapies and refers you, if necessary, to a consultant. The advantages are that duplicate examinations are avoided and waiting times shortened. All AOK members can participate in the GP Care Programme. Participation is voluntary and free of charge. Talk to your general practitioner or family doctor. He or she will give you all the necessary information. For more information, see aok.de/hessen/hzv

Interdisciplinary care
Interdisciplinary care is the term used for integrated or specialised treatment. Doctors, therapists, hospitals and other medical institutions work closely together to optimise patient care. To provide these services, AOK Hessen reaches so-called IV or selective agreements with doctors, hospitals and other medical service providers. Patients benefit from close cooperation between the various areas, thereby avoiding duplicate examinations, for instance. aok.de/hessen/iv

Integrated treatment for diabetes
The AOK Aktiv & Vital Diabetes Management programme is a special offering for insulin-dependent diabetic patients. Patients are given a blood glucose monitor that automatically stores the measured data. When the patients visit their doctor’s surgery, the data can be read out directly from the monitor and analysed so that therapy can be optimally adapted.
Returning to life

Therapies
The goal is to achieve a quick recovery from an illness or alleviate symptoms. Your doctor or healthcare professional will therefore prescribe therapies to support your recovery: physiotherapy, speech therapy, ergotherapy as well as massages or heat therapy. The Therapeutic Products Directive regulates which therapies have priority or can be regarded as an alternative therapy for a specific illness. It lists all therapies that can be prescribed by doctors and can be invoiced by therapists to the statutory health insurance funds. The number of units prescribed depends on the severity of the illness. But you can be sure that we’ll cover the costs for these therapies while you pay only a small personal contribution.

Remedial aids
What makes a successful therapy? What’s the best way to aid physical disabilities? Your doctor will prescribe suitable remedial aids to make you as mobile as possible in everyday life. These include wheelchairs, compression stockings, glasses or contact lenses, incontinence items or orthopaedic shoes. **We cover the costs for remedial aids prescribed by your doctor. You only need to make a small personal contribution.**

Glasses and contact lenses
**We cover the costs for glasses up to the agreed fixed price for persons under the age of 18.** In certain necessary cases, we also pay for your contact lenses.
Sickness benefit
Does your insurance with AOK Hessen include an entitlement to sickness benefit? Then you’ll receive sickness benefit if you are rendered unfit to work due to illness. This also applies if you have been admitted into hospital or, for example, onto a rehabilitation programme. In all cases, you receive sickness benefit if you’ve been unable to work for more than six weeks. Please note the different regulations that apply for employees, self-employed persons, freelancers, unemployed persons, short-term and temporary employees as well as persons insured in the German Artists’ Social Security Fund (Künstlersozialkasse). Talk to our experts. They will give you detailed and individual advice.

Child sickness benefit
What happens if a mother or father have to stay at home to care for a sick child? We pay sickness benefit to enable you to care for your child, and for up to ten days a year for one parent. Single parents receive the benefit for a maximum of 20 days. The only condition is that your child is under the age of 12 and is covered by your statutory family insurance.

AOK Optional Plan Sickness Benefit
Persons insured voluntarily can safeguard their financial needs with this optional plan in the event of illness. As an individual supplement to statutory sickness benefit, this optional plan enables you to close a financial gap until statutory sickness benefit is paid. The optional plan enables you to cover up to 70 per cent of your income if you are unfit to work. ➤aok.de/hessen/wahltarife
Home nursing

AOK covers the costs for home care if no one else in the household is able to provide the care. **Home nursing is provided by a qualified carer and includes nursing care** if outpatient medical treatment can be ensured and there are good prospects of the treatment proving a success. To avoid hospitalisation, we also cover the costs for basic care and household support.

Outpatient preventive therapies and outpatient/inpatient rehabilitation

We support convalescence treatments, spa therapies and other services to help you get back on your feet quickly and return to a normal life as much as possible. Determining the most effective measures depends on your medical requirements. An outpatient preventive therapy is aimed at strengthening a weakened state of health and preventing illnesses.

These measures can be carried out at any recognised spa resort in Germany. **We take over the costs for therapies prescribed by your doctor such as baths, packs or massages.** For the costs of accommodation, meals and visitor’s tax, we contribute a daily spa therapy allowance of 16 euros for a maximum of three weeks which is paid out on completion of the preventive treatment. You will have to pay your statutory personal contribution.

Rehabilitation therapies exist for curing or alleviating existing illnesses. We cover the entire costs for these – excluding your statutory contribution of 10 euros per day.

We’ll also help you to choose a suitable clinic. For persons in gainful employment, the pension insurance institution covers the costs of inpatient rehabilitation where applicable. For medical rehabilitation measures, we reimburse the necessary travel expenses in full.

Compact Convalescence Therapies

**Compact Convalescence Therapies are by far the more intensive form of outpatient convalescence.** We subsidise the costs for board and lodging, etc. by the amount of 16 euros per day. We also bear the costs for medicinal spa treatment and spa applications. Children and adolescents under the age of 18 do not have to pay a personal contribution.
**Mother/Father-Child Convalescence Therapies**

It’s like dancing at four weddings: parents having to reconcile family and partnership with professional life and child upbringing. This can prove an overwhelming task and lead to mental or physical exhaustion. We want to help you before your health is seriously impaired. That’s why we bear the costs for treatments prescribed by the family doctor for the mother or father – and also for the child where possible. All you pay is the statutory personal contribution of 10 euros per day.

The in-patient convalescence measures extend over a period of 3 weeks and allow patients to concentrate entirely on themselves and their state of health. We’ll help you to find the measures best suited to you.

**Travel expenses**

For journeys to hospitals or rehabilitation centres for inpatient treatment, for patient transportation or rescue transportation, we cover the costs within the legal framework. You contribute by making the statutory additional payment. We’ll also assist you in organising patient transportation.
Psychotherapy
More and more people are suffering from psychological illnesses. **We cover the costs for outpatient treatment** with one of our registered doctors or psychotherapists. For a list of approved therapists in your area, see [kvhessen.de](http://kvhessen.de) (keyword: doctors and psychotherapists).

Sociotherapy
People with severe mental illness often have problems arranging medical services and prescriptions themselves. They feel overwhelmed or do not recognise the need. Sociotherapy does not treat the illness itself but **focuses on motivational exercises and training measures** to promote and stabilise a patient’s independence. We cover the costs for sociotherapy if this has been prescribed by a doctor and the need for hospital treatment can be avoided or shortened.

Socio-medical aftercare
If children and adolescents have experienced and survived a serious illness with a long stay in hospital, it is often difficult for them to find their way back into normal family life. **Socio-medical aftercare helps such patients to return to everyday life** and starts immediately after the hospital treatment or rehabilitation measures. We cover the costs for socio-medical aftercare for a maximum 20 units over a period of 6 to 12 weeks. The service is free of charge for families. No statutory personal contributions have to be paid.
Contraception
AOK Hessen covers the costs for contraceptives prescribed by a doctor for persons up to the age of 20. These include the pill, the mini pill or the vaginal ring. We also cover the costs for a number of hormone therapies that are used not only for contraception but also for treating conditions such as acne. You’ll need a prescription from your doctor for this.

In rare cases, a pregnancy could cause serious physical or mental/emotional damage to a woman or child. The pill can then be used for medical treatment and be prescribed regardless of the woman’s age. In such a case, we naturally also cover the costs.

Sterilisation
If medical reasons argue a sterilisation, for example if a pregnancy would endanger a woman’s life, we cover the costs of sterilisation. In all other cases, you as the insured person must bear the costs.
Healthy teeth – for the whole of your life

Good health and well-being go hand and hand – and this often starts with the mouth. Thorough care and regular check-ups are crucial for dental health.
We support you in keeping your teeth healthy over the long term, and pay for regular check-ups and precautionary measures.

**Dental treatment**
Choosing a dentist has a lot to do with trust and whether you’re on the same wavelength. **You can decide for yourself** which dentist you’d like to be examined and treated by. **We’ll take over the costs** for regular preventive check-ups and necessary dental and orthodontic treatment, and offer fixed subsidies for dental prosthetics.

The more regularly you have your check-ups done and carry out the preventative measures, the more you can lower your personal contribution to the costs of dental prosthetics.

**Preventive measures and bonus vouchers**
Adults should go to the dentist for a preventive check-up at least once a year, and children even twice a year. **We’ll cover the costs for this**. Your perseverance will pay off in two ways. If you go to your dentist for a preventive check-up for five years in succession, AOK’s fixed subsidy increases by 20 per cent if you need dental prosthetics, and by as much as 30 per cent after 10 years. Ask your dentist to give you the booklet with your bonus vouchers.

**Dental prosthetics**
Sometimes there’s no way a tooth can be saved. Then you’ll need a crown, bridge or prosthesis. **Your health insurance fund contributes a fixed subsidy to the costs for dental prosthetics** that is based on diagnostic findings, and covers about 50 per cent of the costs of medically necessary and adequate treatment. Discuss with your dentist which dental prosthetics would be the best solution for your particular case. The subsidy increases with regular dental check-ups that are documented in your voucher booklet.
Orthodontic treatment for children
Misaligned teeth can be corrected with braces or brackets. For children and adolescents up to the age of 18, we cover the costs of treatment for a correction prescribed by a dentist. It’s important to start treatment in good time.

Treatment usually takes place over a lengthy period. We initially cover 80 per cent of the costs. You bear the remaining 20 per cent of the costs via your personal contribution but we’ll reimburse this to you on successful completion of the treatment.

Tooth sealing
When orthodontic treatment has been approved, you can receive a one-off subsidy of 100 euros for tooth sealing provided you’re under the age of 18.

Laughing gas sedation
Children and adolescents in particular don’t like going to the dentist. For this reason, wisdom teeth are often removed under a general anaesthetic. A gentler alternative is laughing gas sedation. It’s considered to be one of the safest methods for treating patients in a relaxed and anxiety-free atmosphere. We cover a maximum of 100 euros of the costs for insured persons up to the age of 25 per calendar year.

Avoiding tooth decay in childhood:
From as early as the 6th month of life, we’ll additionally cover the costs for two dental early-detection check-ups! The aim is to detect disorders of the teeth, mouth and jaw from an early stage. You’ll also receive tips on dental hygiene, fluoridation measures and a healthy diet. Just present your AOK insurance card – for healthy teeth.
Dental health
Everyone wants to live active and healthy lives and be self-reliant for as long as possible. However, a person can become dependent on nursing care at any time and in most cases this radically changes the lives of those affected and their families.
Many questions arise if long-term care is required: Some people require remedial aids in the home, others need advice on a suitable nursing home or help with care during the day and night. We can help you with a broad range of information and offerings. We can also help you with formalities such as applying for care services.

Personal care advice
Are you receiving nursing care insurance services? Then you’re entitled to individual advice and support. At AOK Hessen, 29 employees work as nursing care advisors throughout the federal state. Our nursing care specialists will help you to create an individual care plan, for example, with information on the amount of care required, the need for remedial aids and the treatment measures required. They are there to support you with all the legal formalities, or to establish contacts to nursing care services. You can reach your care advisor 24/7 by ringing 0800 00 00 897 (toll-free).

You can also arrange a consultation appointment at your local AOK office or at your home.

Nursing care insurance
As an AOK member, you are insured against the risks of becoming dependent on long-term nursing care. This also applies to all family members. Your health insurance fund supports you with all the services of the statutory nursing care insurance and offers you individual care advice.

Persons in need of long-term care and their relatives receive the following services from us:
• Care advice
• Home care from an approved care service provider
• Care allowance
• Combined services (home care and care allowance)
• Day and night care
• Short-term care
• Home care if the person caring is temporarily unavailable
• Remedial aids and technical appliances
• Additional services in residential groups on an outpatient basis
• Services for care periods and care support allowance
• Home improvements
• Relief subsidy for day-to-day support and for caring relatives
• Social insurance for carers
• Care courses for relatives and persons working on a voluntary basis
• Inpatient care
• Care in institutions for disabled persons

For more information, see ➤ aok.de/hessen/pflege
AOK Care Portal
In the AOK Care Portal you’ll find answers to many questions as well as useful information. **Tips and information on all aspects of nursing care:** What do I need to know about long-term care insurance? How is a person’s need for long-term care assessed? What aids and appliances can make your life easier at home? ▶ aok.de/hessen/pflege

Care courses
Very few people are prepared to look after a relative at home. After all, there’s a lot to consider. On care courses, specialists from AOK Hessen provide relatives and voluntary helpers **with the most important information and give practical tips for home care.**

Palliative care and hospices
Hospices and palliative care facilities allow seriously ill and dying people to be cared for with dignity and offer them compassionate support and comprehensive medical care. AOK pays for the nursing and medical care of seriously ill and dying people. **We bear the costs of the care,** including terminal care at home offered by outpatient hospice services. If someone requires intensive palliative medical and nursing care in the last stages of their lives, we cover the costs for specialised outpatient palliative support (SAPV).

The AOK care advice services offer advice on all aspects of hospice and palliative care. Care advisors inform you about the **AOK services and the various possibilities of nursing care** as well as palliative care facilities and hospices.

The AOK Palliative Guide
Our Palliative Guide gives you information about the regional advisory and care offerings for hospice and palliative care – from palliative doctors to hospice services, providers of outpatient palliative care to hospitals and specialised nursing facilities. ▶ aok.de/hessen (keyword: Palliative Guide)
Nursing care
When someone embarks on a journey abroad ... it makes sense to have the appropriate health insurance. Whether for a private holiday or employment abroad, it’s best to arrange health insurance in advance of departure. Ask us before you set off.
Travel insurance/European Health Insurance Card
The European Health Insurance Card (EHIC) offers you comprehensive health protection in other European countries. **You’ll receive all the necessary medical services** from a doctor, dentist or hospital. The EHIC is valid in all EU countries as well as in Iceland, Liechtenstein, Macedonia, Montenegro, Norway, Switzerland and Serbia. The EHIC is on the other side of your health card.

Treatment abroad
AOK insured persons can travel abroad for **medical treatment in the EU, Switzerland, Iceland, Liechtenstein and Norway**. We cover the costs if treatment is not possible in Germany or cannot be provided in sufficient time, depending on the patient’s state of health.

Treatment for persons employed abroad
Working abroad as an employee and in need of medical treatment? **We’ll advise you** on what you should do and how we can support you. Contact your AOK advisor.

Travel vaccinations
Everyone likes to bring back souvenirs from a holiday. But one souvenir every traveller can do without is a serious illness. Find out about the vaccinations necessary for your journey before you set off. **We’ll cover the costs for all recommended vaccines.** We rely on the recommendations of the Standing Vaccination Commission (STIKO) at the Robert Koch Institute in conjunction with the travel advice given by the Federal Foreign Office. These include vaccinations against hepatitis A and B, cholera, yellow fever and typhoid fever. For more information, see [aok.de/hessen](http://aok.de/hessen) (keyword: travel vaccination)
Whatever you need to know

Good health is a person’s most important asset. But you can’t know everything. It helps to have experts at hand whose advice and knowledge you can rely on.
Our information offerings

All services are free of charge for AOK members. Take advantage of our offerings – from the Doctor Navigator to the Baby Phone – and get comprehensive information.

Doctor/Hospital Navigator
How do I find the best consultant? Which doctor near me is good? Where’s the right hospital for me? If you don’t want to rely on recommendations, our navigator will help you.

In the AOK Doctor Navigator you’ll find information and reliable ratings of doctors’ surgeries. To view this information, see ▶ aok.de/arztnavigator

Our Hospital Navigator helps you find the right hospital. At ▶ aok.de/krankenhauß-navigator you’ll also find out how often hospitals perform certain treatments.

Consultant search
Make the right choice – get the right advice: often it’s not easy to find a consultant for a second opinion. We’d like to help you here with our specialist service: Our independent partner BetterDoc supports you in your search for suitable consultants and hospitals close to you, and can arrange an appointment if you wish.

You’ll be personally examined by a consultant who will consider your documents and examination results and make a diagnosis. You’ll then receive detailed therapy recommendations from the experts.

In this way, we can be certain that you’ll receive good advice even in cases of very complex medical conditions or rare diseases.

The more you know about your illness and the therapy options, the more confidently you’ll be able to make a decision. ▶ betterdoc.org/aok-hessen

BetterDoc hotline
0800 44 46 999 (toll-free)
Monday–Friday, 9 a.m.–5 p.m.
AOK Clarimedis
This medical information service answers questions on all aspects of your health. Here, independent doctors and medical specialists are at your disposal around the clock. The expert hotline is free of charge and exclusive for AOK members. The experts provide you with sound information on themes such as: diagnoses, medical terms, contents of therapies and possible alternatives, as well as on the effects, side effects or interactions of drugs.

Please note: AOK Clarimedis cannot give you a remote diagnosis or replace a visit to the doctor. For acute illnesses, please therefore always consult your doctor first.

AOK Clarimedis hotline:
0800 1 265 265
Second opinion
Does a planned operation really need to be carried out? Are there any alternatives?
A second doctor’s opinion often helps to clarify a decision. We’ll help you to quickly find a consultant for a second diagnosis. We work together with various qualified doctors from a wide range of disciplines. This will help you to better assess the chances and risks associated with your treatment. For more information, see ▶ aok.de/hessen (keyword: second opinion)

Arranging a doctor’s appointment
Are you looking for a consultant but have no desire to wait endlessly for an appointment? We’ll support you in your search for an appointment. We’ll tell you which doctor could be considered as an alternative and whether there’s a chance of getting an appointment at short notice. You can use this service by calling the toll-free number 0800 01 11 511.

Medical negligence
Patients often don’t know who to turn to when an operation goes wrong, if follow-up treatment is insufficient or if they are suffering as a result of wrong medication. Medical negligence can have serious consequences. AOK Hessen is there to help you if you believe such a case exists. Our advice is neutral and comprehensive. Our experts check whether there is evidence of treatment or care errors, take a close look at any damage that may have been caused by medication or medical products and give you a realistic assessment of how to proceed. We also consider legal aspects regarding social insurance and help to find specialised legal assistance. For more information, see ▶ aok.de/hessen (keyword: medical negligence)

Advisory forums
It’s good to know there’s a place where you can systematically search for health topics. In AOK Hessen’s advisory forums, you’ll find experts able to give you professional information on themes such as fitness and exercise, nutrition, the family, nursing care, partnerships and sexuality, as well as how to give up smoking.

Besides doctors, our team also includes sports scientists as well as specialists from the fields of education, psychology and nutritional science. For more information on our various advisory forums, see ▶ aok.de/hessen (keyword: advisory forums)
Apps for all areas of health and a good life

Information and practical tools – obtaining information and putting tips into practice is easy with our apps. Our smartphone offerings are available free of charge as Android and iOS apps. You can download various apps at aok.de/hessen > Apps.

Here are two examples:

**AOK Pregnancy app**
When and where do I have to apply for maternity benefit? Which examinations are necessary? How can I remain fit during pregnancy? The answers can be found on the AOK Pregnancy app that prepares mothers-to-be with lots of helpful advice for their birth. Special advantage: The app individually reminds you of all important dates concerning your pregnancy. Simply enter the estimated date of birth. The offering is complemented by checklists and valuable tips on all aspects of healthy living during pregnancy. The app also suggests a wide range of books as well as information on other services offered by AOK.

**More apps**

**Gluten-free recipes**
The AOK app “Gluten-free Recipes” offers ideas for gluten-free cooking.

**Your personal advisor**
Our app “AOK Healthy Buying” helps you find where to buy healthy food.
More knowledge – our magazines and newsletters
Targeted facts rather than general information. **We offer the right magazine for AOK members of all ages.** Children, teenagers and young adults aren’t always interested in the same things. And employers want information on other topics. For each one of us, up-to-date and comprehensive information can be found on health and everything else of importance in life. In this way we fulfil our obligation to provide information, clarification and advice.

We offer you newsletters on different topics such as medicine, fitness, nutrition and health for their birth. You can choose what interests you most.

For example, in the newsletter "What a life", we offer suggestions on how to lead an easy and healthy life. See: [aok-erleben.de](http://aok-erleben.de)

The newsletter is available on all devices.
Greater clarity – reimbursements and patient receipts
Want to know how much your medical treatment costs? You can choose between reimbursement or a patient receipt. For reimbursements, the costs for the medical service provided by your doctor are not settled using the AOK health card. Instead, you’re given an invoice just like private patients. This enables you to also benefit from private consultation hours.

The patient receipt tells you how much a treatment costs. You can have a patient receipt issued for all your medical treatments – at no extra cost, of course.

Supporting self-help initiatives
We know that an exchange of experiences can help chronically ill people and their relatives to live better with their illnesses. That’s why we’ve been intensively supporting self-help groups for many years – financially and organisationally. For more information, see aok.de/hessen/selbsthilfe
AOK Digital Coaches

Our innovative Digital Coaches offer fast, uncomplicated help for people under certain kinds of pressure – interactive, scientifically sound support that can be readily used by any interested person.

Moodgym – a new way of thinking for a more positive attitude to life
Moodgym is a workout for the mind for their birth. Based on fun exercises, this digital self-management programme helps you to recognise negative thought patterns and replace them with new ones. **In this way you can positively impact your state of mind!** The programme can be used by all age groups. ▶ moodgym.de

Family Coach for Depression
The Family Coach for Depression is a digital training programme for family members, friends and other caregivers of people suffering from depression. The programme is scientifically factual. Family members receive important information on depressive illnesses and numerous tips for coping with their situation. ▶ familiencoach-depression.de

ADDS Parent Trainer
When children are almost uncontrollably energetic, concentrate badly and often react impulsively or angrily, many parents feel overwhelmed and are unsure about how best to respond to their children. **The ADDS Parent Trainer helps you to cope with children suffering from Attention Deficit Disorder Syndrome (ADDS).**

The ADDS Parent Trainer is not just for parents of children with ADDS. It’s suitable for all parents of children aged 6–12 years with a particularly nervous, inattentive or stubborn disposition. Many elements can also be used with younger children. ▶ adhs-elterntainer.de

Please note: The AOK Digital Coaches are not for treating illnesses and are not intended as an alternative to visiting a doctor.
Become a member – recommend membership

Would you like to become a member of AOK Hessen? Good for you – good for a strong community.
Becoming an AOK member is fast and simple:

1. You can download the documents at aok.de/hessen/becoming-a-member
2. Just fill out the application form directly and send it to us.
3. And we take care of the rest.

We’d be happy to advise you personally – at home if you wish.

Recommend a new member – and we’ll pay you 20 euros

Recommending membership in AOK Hessen pays off – in cash. If you’re happy with your health insurance fund, tell your friends and acquaintances about it. Because we’ll pay you 20 euros for every recommendation that leads to a new membership.

For more information about our campaign “Recommend a new member”, see:

aok.de/hessen/empfehlen

A secure choice – the award-winning health insurance fund

In a comparison of health insurance companies, AOK won a large number of awards. On our website you can find a summary of our latest awards in the section “AOK in Profile”.

aok.de/hessen
Your health insurance fund – always at your side!

You don’t have to look far to find us. You can always contact us in person – at your local advice centre, online, by telephone or in a consultation at your home.
For questions about services, benefits or membership
0800 00 00 255 (toll-free)
24 hours a day, 365 days a year
E-mail: service@he.aok.de
► aok.de/hessen

Make an appointment:
► aok.de/hessen/wunschtermin
Here you can arrange an appointment online with your AOK advisor.

Online portal “My AOK”
Under “My AOK” you can access your personal data, fill out forms and apply for services at any time, and get in touch with us.
► hessen.meine.aok.de

For questions about nursing care
0800 00 00 897 (toll-free)
24 hours a day, 365 days a year
► aok.de/hessen/pflege

For questions about student health insurance
AOK Student Service:
0800 101 00 99 (toll-free)
24 hours a day, 365 days a year
► aok.de/hessen/studenten

Consultant search – BetterDoc
0800 44 46 999 (toll-free)
Mon. to Fri. from 9 a.m. to 5 p.m.
E-mail: aerzte-team@betterdoc.org
► betterdoc.org/aok-hessen

Questions about promoting and supporting self-help groups
AOK patient and self-help office:
06172 272 178
E-mail: selbsthilfe@he.aok.de
► aok.de/hessen/selbsthilfe

Talk to us in your native language
0800 724 22 06 (toll-free)
0800 724 22 05 (toll-free)
0800 123 23 19 (toll-free)
Mon. to Wed. and Fri. from 8.30 a.m. to 4.30 p.m.
Thu. from 8.30 a.m. to 6 p.m.
► healthinsurance-germany.de
► aok.de/hessen/international

Let us know what you think!
We’re happy if you’re happy. Then we know we’re on the right track. But we’re also open to criticism. If something’s not to your satisfaction, tell us about it. Criticism and suggestions help us to become better day by day:
0800 22 46 465 (toll-free)
24 hours a day, 365 days a year
E-mail: lobundkritik@he.aok.de

Social media
Find out about AOK’s activities on Facebook, YouTube and Twitter:
► facebook.de/aokhessen
► youtube.com/dieaokhessen
► twitter.com/aokhessen
We’re happy to advise you!

0800 00 00 255 (toll-free)
At your side, 24 hours a day, 365 days a year

0800 724 22 06 (toll-free)
Mon. to Wed. and Fri. from 8.30 a.m. to 4.30 p.m.
Thur. from 8.30 a.m. to 6 p.m.

service@he.aok.de

aok.de/hessen
aok.de/hessen/international

facebook.de/aokhessen
youtube.com/dieaokhessen
twitter.com/aokhessen

Have you heard about our online portal “My AOK“?
Come and visit us on the Internet at any time and manage your health insurance needs with just a few clicks. Our online portal is simple, safe and transparent and works with all devices. Save yourself the paperwork and the bother of going to a mail box, and give yourself more time for your family, your friends and your health. ▶ hessen.meine.aok.de