



# Always there for me

Our extensive range of benefits and services.

[aok.de/hessen](https://aok.de/hessen)

AOK Hessen  
The health insurance company.







## By your side every day

We will support you on your path through life with excellent insurance benefits when it comes to medical treatments and rehabilitation. With AOK Hessen, you will also benefit from a unique range of preventative measures, health courses and special programmes tailored to your individual situation.

**There are already more than 1.7 members relying** on us and our extensive range of benefits, which you can read about in this brochure at your leisure.

**Our experts are always there for you, whether you want to discuss your insurance policy or have medical questions.** We are available in person at our nationwide customer centres and you can also reach us by telephone, by email and via social media and our online portals, 24 hours a day.

We will be happy to help!  
**Your AOK Hessen**



# We stand for the following values

We support millions of members every day and see it as our duty to assume social responsibility. This also includes clearly championing **democracy, acceptance and diversity**.

Our members are a cross-section of the population of Hessen and we currently insure people with and without a migrant background from **198 nations**. Each individual is **part of our community of solidarity** – regardless of their origin, religion, gender, age or sexual orientation.

As a health insurance company, we stand for **universal human dignity, our free democratic basic order and tolerance towards one another**. These values form the irrefutable basis of our day-to-day work and the entire healthcare system.





Advantages

Pregnancy and  
birth

Prevention and  
screening

Dental health

Long-term care

Medical benefits

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Becoming a  
member

# Special benefits for your health

As a member of AOK Hessen, you will enjoy a number of benefits and services that are supposed to make your everyday life more pleasant and make it easier to stay healthy.





## Health courses

Online or in person, in a compact course or in weekly units – we offer a wide range of health courses relating to nutrition, exercise, stress management and quitting smoking. Participation is **free** for you as a member of AOK Hessen.

You can register here:

In-person courses: [aok.de/hessen/gesundheitskurse](https://aok.de/hessen/gesundheitskurse)

Online courses: [aok.de/hessen/kurseonline](https://aok.de/hessen/kurseonline)

Alternatively, we can finance your participation in at least two certified courses a year run by other providers, up to a value of € 150 per course.

You can find recognised courses near you at

[aok.de/hessen/kursanbieter](https://aok.de/hessen/kursanbieter)

## Online programmes

Our online programmes will help you to maintain a healthy and active lifestyle and can also provide valuable additional support in the event of illness or rehabilitation. Families of members or persons insured with other statutory health insurance providers can also take part free of charge.

You will find all the information about the online programmes at [aok.de/hessen/online-programme](https://aok.de/hessen/online-programme)



### You can choose, for example, from the following programmes:

- ADHD parent trainer
- Family coach for depression
- Family coach for cancer
- moodgym
- Health when working from home
- Long COVID coach
- Active back
- Getting a handle on stress
- Online coach for children's anxieties
- Online coach for high blood pressure

## Online skin check

AOK Hessen partners with OnlineDoctor to assess acute skin problems in a simple and straightforward manner. With this special "AOK-Priomed OnlineDoctor" supply contract, you will receive a medical diagnosis and recommendations for action from a dermatologist of your choice in just a few hours.

Further information is available at  
[aok.de/hessen/hautcheck](https://aok.de/hessen/hautcheck)

## AOK-Clarimedis

The medical information service will answer all your health-related questions. Independent doctors and medical specialists are available to help you 24 hours a day. The advice hotline is free of charge and exclusive to AOK members.

You can find more information online at  
[aok.de/hessen/clarimedis](https://aok.de/hessen/clarimedis)

**AOK-Clarimedis hotline: 0800 1 265 265 (freephone)**

## Fit by app

Sport, fitness and screening are not only good for your health, but also earn you rewards from us: take part in our **AOK BONUS fit programme** and secure **cash bonuses** for your healthy lifestyle via the "Meine AOK" app. Simply register on our "Meine AOK" online portal, download the "Meine AOK" app and sign in. You can manage your bonus programme online at any time. The "Meine AOK" app is available from the Google Play Store and the App Store.

Further information is available at  
[aok.de/hessen/bonus-fit](https://aok.de/hessen/bonus-fit)



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# Good gut instinct

When you are pregnant, there is one thing you need more than anything else: a lot of support. We will support you with extensive additional benefits.



## Artificial insemination

AOK Hessen supports married couples who opt for artificial insemination if they are unable to conceive children in the conventional biological way. We contribute **up to 250 euros** to the costs of each cycle.

## Pregnancy package

Within the pregnancy package, AOK Hessen provides a variety of benefits that go far beyond the statutory requirements: we will reimburse you **up to € 400** and **an additional € 100** for an accompanying person insured with AOK Hessen. Our range of benefits also includes digital benefits. Simply choose the additional benefits that are best for you and your child.

You can find all further information about our benefits relating to pregnancy and birth at [aok.de/hessen/schwangerschaft-geburt](https://aok.de/hessen/schwangerschaft-geburt)





## Extra benefits in the pregnancy package at a glance:

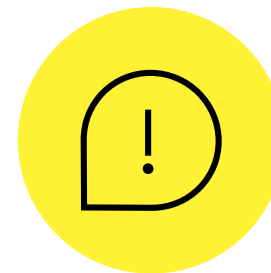
### € 400 for the pregnant woman

- Test for antibodies against fifth disease and chicken pox
- Midwife on call (up to € 300)
- Teleconsultation with a midwife
- Non-prescription drugs that are only available in pharmacies
- (Online) antenatal course
- Baby first aid course
- Cytomegalovirus test
- Toxoplasmosis test
- B strep test
- pH value home test
- Breastfeeding advice



### € 100 euros for an accompanying person insured with AOK Hessen

- (Online) antenatal course
- Baby first aid course



**Please pay attention to the requirements governing reimbursement.**

You can find further information at:

**[aok.de/hessen/schwangerschaftspaket](https://aok.de/hessen/schwangerschaftspaket)**





# Screening has the best effect

For most illnesses, the most important thing is that they are detected as early as possible and treated in a targeted manner. That's why we offer you various benefits relating to individual screening.



## Vaccinations

Vaccinations provide long-term protection against life-threatening illnesses. When you are vaccinated, your body and your immune system are confronted with pathogens. Your body's own defence system forms the appropriate antibodies. If your body subsequently comes into contact with pathogens, the illness cannot break out or only occurs in a mild form. In this way, you are protecting not only yourself, but also other people. We will cover the cost of important vaccinations.

You can find further information at

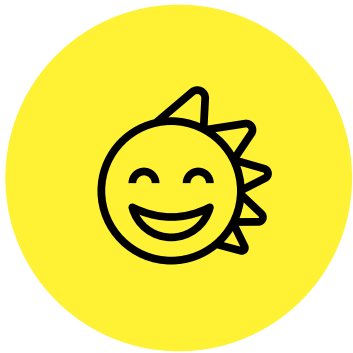
[aok.de/hessen/impfungen](https://aok.de/hessen/impfungen)

## Health check-up

As a statutory health insurance benefit, you are entitled to a free health check-up once between the ages of 18 and 34 and every three years from the age of 35. With the health account, AOK Hessen members aged between 18 and 34 can claim a health check-up every three years. The cost of the health check-up and other screening services can be reimbursed from the health account **up to an amount of € 200** each calendar year. The general health check-up includes a detailed consultation, the examinations and a final consultation with a doctor.

All the information about the check-up is available at  
[aok.de/hessen/checkup](https://aok.de/hessen/checkup)





## Medical screening check-ups for children

Have your child regularly examined by a paediatrician. There is a standard nationwide early detection programme: the medical screening check-ups, also known as U-check-ups and J-check-ups. AOK Hessen will cover the cost of these check-ups and will also finance the additional U10, U11 and J2 check-ups. Our service: we will remind you of all the upcoming appointments by post in advance!

You can find further information at [aok.de/hessen/vorsorge-babys-kinder](https://aok.de/hessen/vorsorge-babys-kinder)

## Early detection: aneurysm in the stomach

An ultrasound check-up makes it possible to detect an aneurysm in your stomach (abdominal aortic aneurysm) at an early stage and to take the necessary measures. For men aged 65 and over, AOK Hessen will cover the cost of the screening on a one-off basis.

## Cancer screening

AOK Hessen will cover the cost of a screening check-up for an early cancer diagnosis. The earlier a tumour or its precursors are detected and treated, the greater the chances of recovery. When cervical cancer and bowel cancer are detected early, pre-cancerous cells can be removed, which may even prevent the cancer from emerging. Cancer screening is different for men and women and involves specific tests depending on your age.

You can find further information about cancer screening at [aok.de/hessen/krebsvorsorge](https://aok.de/hessen/krebsvorsorge)



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# Time for a break

To get you quickly back on your feet and enable you to live your life as normally as possible, we will support you with outpatient and inpatient health resort treatments and rehabilitation.



## Preventative screening and rehabilitation

Outpatient preventative screening packages should strengthen weakened health and prevent illness. We will cover the cost of medically indicated treatments such as baths, wraps or massages. We will pay a daily health resort costs subsidy of € 16 for the costs of the journey, accommodation, board and visitor's tax after the end of an outpatient course of preventative screening treatment at a health resort. A health resort stay generally lasts three weeks. You pay the statutory excess. Outpatient and inpatient rehabilitation measures are useful for curing or alleviating an existing illness. We cover the total cost of these – except for an excess of € 10 per day as required by law.

## Condensed health resort stays

Condensed health resort stays are a significantly more intensive form of outpatient preventative screening package. We subsidise the cost of travel, accommodation and board at € 16 per day. We also cover the cost of medical treatment and health treatments at the health resort. Children and young people under the age of 18 do not pay an excess.

## Mother and child cure and father and child cure

Mothers and fathers are supposed to reconcile their partnership, work and the raising of their children. This can lead to mental or physical exhaustion. We want to support you before any serious health effects arise. Therefore, we will cover the cost of a package prescribed by a doctor for the mother or the father – and if applicable also for the child. You will just pay an excess of € 10 per day as required by law.

## Travel expenses

We will cover the cost of travel to inpatient treatment in a hospital, to an inpatient mother and child or father and child cure or to a rehabilitation facility, as well as in ambulances or emergency vehicles, according to the statutory regulations. You will only contribute the statutory co-payment.

You can find all the information about our health resort and rehab benefits at [aok.de/hessen/kuren-reha](https://aok.de/hessen/kuren-reha)



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# We will protect your smile

Thorough care and regular screening check-ups are the best things that you can do for your teeth. We will help you to keep your teeth healthy for a lifetime.

## Dental treatment

When choosing a particular dental practice, trust is crucial. You can decide for yourself which panel dentist you want to examine and treat you. We will cover the cost of regular screening check-ups, necessary dental and orthodontic treatment and the fixed subsidies for your dental prosthesis.

## Preventative screening and bonus booklet

Adults should go to the dentist for a screening check-up at least once a year, and children twice a year. We will cover the cost of this. Regular check-ups are doubly worthwhile. If you have visited your dentist for a check-up for 5 consecutive years and this is recorded in your bonus booklet, the fixed subsidies that AOK Hessen provides when a dental prosthesis is required increase to 70 %, and even to 75 % after 10 years.

## Dental prosthesis

Sometimes it is not possible to save a tooth. Then you need a crown, a bridge or a prosthesis. Your AOK Hessen will support your dental prosthesis with a fixed subsidy, which is based on the findings of an examination and covers around 60 % of the cost of medically indicated and sufficient standard care (without a bonus).

## Orthodontic treatment for children

Misalignments of the teeth can be corrected with braces or brackets. We will cover the treatment costs of a medically indicated correction for children and young people up to the age of 18. We will cover 80 % of the costs to begin with. You will initially have to cover the other 20 % yourself as an excess. If the treatment is successfully completed, we will reimburse this 20 %.

You can find all further information about our benefits for your dental health at [aok.de/hessen/zahnvorsorge](https://aok.de/hessen/zahnvorsorge)



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A photograph of a man in a white polo shirt and blue jeans leaning over a bathtub, assisting an elderly man with white hair who is sitting in the tub. The elderly man is smiling and has soap suds on his chest. The background shows a bathroom with a window, a mirror, and some toiletries.

# Well looked after in long-term care

If someone needs long-term care, this is generally a decisive turning point that comes with a lot of questions and concerns. We will support you and your family in such a case.



## Personal care advice

If you are receiving the benefits of a long-term care insurance policy, you are entitled to individual advice and support. Our long-term care experts will help you to draw up an individual care plan. They will also help you with all the formalities and establish contacts with nursing and care services. **You can contact your care consultant 24 hours a day, by telephone on 0800 00 00 255 (freephone).** You can also arrange an appointment for a consultation at your local AOK Hessen or in your home.

## Long-term care insurance

As a member of AOK Hessen, you are protected against the risks associated with a need for care. This will also apply to all the members of your family. We will support you with all the benefits of statutory long-term care insurance and an individual specialist care consultation

You can find further information relating to our benefits for people in need of long-term care and their families at [aok.de/hessen/pflege](https://aok.de/hessen/pflege)





## Persons in need of care and their families will receive the following benefits from us:

- Care advice
- Care at home provided by an authorised nursing and care service
- Care allowance
- Combined benefit (care at home and care allowance)
- Day and night care
- Short-term care
- Care at home if the caregiver is temporarily prevented from providing the care
- Care aids and technical aids
- Additional benefits in outpatient sheltered housing groups
- Benefits relating to caregiver leave and the care support allowance
- Improvements to the living environment
- Digital care applications
- Relief amount for offers for services to provide support with everyday life and to relieve the burden on the family members providing the care
- Social security of the caregiver
- Care courses for family members and volunteers
- Inpatient care
- Care in facilities for assisting the disabled

You can find further tips and information on the topic online in the AOK care portal. We also offer the opportunity to participate in special care courses and will provide you with comprehensive advice about hospice and palliative care facilities near you.



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# Everything for your health

AOK Hessen will make every effort to ensure that you recover quickly if you fall ill. We offer a wide range of benefits to ensure that you are provided with the best possible care at all times.



## Medical treatment

AOK Hessen will cover the cost of your medical treatment by a panel doctor. You have free choice of all doctors who are members of an association of statutory health insurance physicians. In many cases, it makes sense to obtain a second opinion. Your AOK Hessen will also help you with this – including by telephone, 365 days a year.

You can find more information at [aok.de/hessen/medizinische-behandlungen](https://aok.de/hessen/medizinische-behandlungen)

## Benefits during a hospital stay

AOK Hessen will pay all the medically indicated benefits for your treatment in the hospital for an unlimited period, as long as you are treated in an improved hospital. Your doctor or your AOK Hessen will be happy to help you to choose the right hospital.

All further information about our benefits is available at [aok.de/hessen/krankenhaus](https://aok.de/hessen/krankenhaus)

## GP-centred care

No one knows you and your medical history better than your GP. They will advise you, coordinate your medication and treatment and refer you to specialists as required. The advantages: repeat check-ups are avoided and waiting times are reduced. All AOK members can benefit from GP-centred care. Participation is voluntary and free of charge. Ask your GP about it. They will explain everything in full.

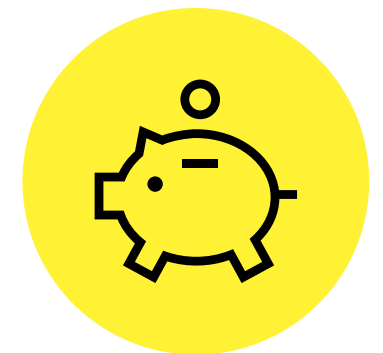
You will find more information online at [aok.de/hessen/hzv](https://aok.de/hessen/hzv)



## Health account

Travel vaccinations, health check-ups or other screening check-ups: with the AOK health account, even special benefits are no longer a question of costs. You take advantage of the desired service – we will contribute to the costs. As an AOK member, you have a credit balance of € 800 at your disposal every year. Simply choose the benefits that you need or require from our varied range of health insurance benefits. The advantage for families: every family member insured with AOK has their own personal health account. As a family of four, you can be reimbursed for benefits to a value of more than **€ 3,000!**

You can find further information at  
[aok.de/hessen/gesundheitskonto](https://aok.de/hessen/gesundheitskonto)





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# Really strong for everyone

As a statutory health insurance provider, AOK Hessen is here for everyone. We offer the best possible tariffs and benefits for your health at every stage of life and in every individual situation.



## Really strong for families

As an AOK member, you can include children, spouses and registered civil partners in your insurance policy for no extra charge as long as certain conditions are met.

All the information about the family insurance policy is available at [aok.de/hessen/familienversicherung](https://aok.de/hessen/familienversicherung)

## Innovative elective tariffs

You can customise your health insurance premium with our **AOK elective tariffs**. If you are self-employed, you can also use the sick pay elective tariff to bridge the long period between the start of an inability to work and your access to the statutory sick pay. This ensures that you are optimally protected right from the very first day, without a medical examination.

More information is available at [aok.de/hessen/wahltarife](https://aok.de/hessen/wahltarife)

## Really strong for students

Whether you are still included in your parents' family insurance policy at no extra cost or already have to take out your own insurance policy, we offer students a lot of extra benefits and services that are perfectly tailored to their needs.

You will find further information at [aok.de/hessen/studierende](https://aok.de/hessen/studierende)

## Really strong for employees

Whether you are starting out in your career, experienced in your job or already a manager, AOK Hessen will provide you with the perfect insurance cover for your personal requirements in every situation as a statutory health insurance provider.

More information is available at [aok.de/hessen/arbeitnehmende](https://aok.de/hessen/arbeitnehmende)



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# Extra security

Well protected for all situations – our supplementary insurance policies in collaboration with DKV Deutsche Krankenversicherung AG provide even more protection for your health.



## Supplementary insurance policies

In collaboration with DKV, AOK Hessen is presenting a new range of tariffs for supplementary insurance policies: with **"AOK-meinExtra"**, you can enjoy benefits that go beyond the statutory insurance cover. The seven tariff packages include the relevant benefits that are most frequently requested by customers as additional protection.

The **"AOK-meinExtra AMBULANT"** provides a contribution to the costs of natural therapies, vision aids and screening check-ups, for example.

An interesting offer for parents is **"AOK-meinExtra KIDS"**, which incorporates the children into the additional cover. It includes, for example, orthodontic treatments and inpatient private medical benefits, such as accommodation in a single or twin room.

The cost of dental implants is covered in the **"AOK-meinExtra ZAHN"** tariff. Special dental treatments, such as professional tooth cleaning, are a benefit of the tariff **"AOK-meinExtra ZAHN+"**.



Other packages include additional benefits relating to **long-term care, hospital stays** and **trips abroad**. And all at attractive terms.

You can find all the information at [www.dkv.com/hessen](http://www.dkv.com/hessen)





**Switch  
now!**

## **Become a member of a strong community now**

You can switch to AOK Hessen in just  
a few steps. Use our online form at  
[\*\*aok.de/hessen/mitglied-werden\*\*](https://aok.de/hessen/mitglied-werden)

## **Recommendations pay off**

Are you happy with your health insurance company?  
Are you familiar with our strengths? Do you appreciate  
the variety of benefits, for example, the assumption of  
the cost of AOK health courses or the financial assis-  
tance for your screening check-up? Then recommend  
AOK Hessen: to your friends and acquaintances and  
to your family. And enjoy a **€ 20 bonus as a thank you**  
directly into your account. That is how we reward every  
recommendation that leads to a new member for AOK  
Hessen.

Simply recommend us online at  
[\*\*aok.de/hessen/empfehlen\*\*](https://aok.de/hessen/empfehlen)



# We are always nearby



**0800 00 00 255 (freephone)**

We are here for you 24 hours a day,  
365 days a year



**aok.de/hessen**



**facebook.com/aokhessen**

**youtube.com/aokdergesund-  
heitskanal**

**instagram.com/aokhessen**

## “Meine AOK”

You can use our online portal or the app to take care of a lot of issues relating to your health insurance policy securely and without paper. Register now at **[hessen.meine.aok.de](https://hessen.meine.aok.de)**

## The online AOK health magazine

You can find a lot of tips and suggestions relating to life and health at **[aok.de/hessen/gesundheitsmagazin](https://aok.de/hessen/gesundheitsmagazin)**

## Your feedback is important!

What was your experience with AOK Hessen? Are you satisfied – or did something not go well? Please let us know so that we can continue to improve our service and our benefits. Thank you for leaving a message at **[aok.de/hessen/feedback](https://aok.de/hessen/feedback)**

## AOK – The health insurance company in Hessen

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