



Always there for me

Our comprehensive range of benefits
and services.

aok.de/hessen

AOK Hessen
The health insurance provider.





There for you every single day

Thanks to outstanding insurance benefits for treatments and rehabilitation care, we support you at every stage of your journey through life. As a member of AOK Hessen, you also enjoy access to an unparalleled range of preventive services, health courses and unique programmes that are tailored to your personal circumstances.

Some 1.7 million insured people have already put their trust in us and in our extensive range of benefits, which you can browse in your own time in this brochure.

Our experts are always there when you need them, whether you have a query about your insurance coverage or medical-related questions. You can visit us in person at one of our customer service centres, which are located all around the region. We can also be contacted around the clock by phone, email, social media and our websites.

We are happy to help!

AOK Hessen

A photograph of a man with light brown hair and a beard lying on his back on a grassy field. He is wearing a light blue button-down shirt under a dark brown leather jacket. He is holding a white tablet computer in his hands and looking at it with a slight smile. A woman with dark hair is leaning over him from the left, looking at the tablet. The background is a lush green lawn with some dry leaves scattered on it.

Unique advantages for your health

As a member of AOK Hessen, you enjoy access to a wealth of benefits and services that improve everyday convenience and make it easy to stay healthy.

Online programmes

Our online programmes help you to lead a healthy and sporty lifestyle and can serve as a valuable additional service in the event of illness or rehabilitation care. Relatives of insured persons, as well as those insured by other statutory health insurers, are also eligible to take part free of charge.

Please visit aok.de/hessen/online-programme to find out all about our online programmes.

Health courses

Whether an online or face-to-face programme, a compact course or weekly units: we offer you a broad range of health courses that will help you maintain a balanced diet, get enough exercise, manage stress or quit smoking. As a member of AOK Hessen, you can take part **free of charge**.

Sign up now:

Face-to-face courses: aok.de/hessen/gesundbleiben

Online courses: aok.de/hessen/kurseonline

Our programmes include:

- ADHD training for parents
- Family coaching on depression
- Family coaching on cancer
- moodgym
- Staying healthy when working from home
- Long COVID coaching
- Rückenaktiv back training
- Stress management

Alternatively, we will fund up to two certified courses a year from other providers at a rate of up to 150 euros per course.

Search for recognised courses in your area at aok.de/hessen/kursanbieter

Linked content
is generally
only available
in German.

Online skin exams

In tandem with OnlineDoctor, AOK Hessen offers a straightforward examination of acute skin problems. With the special 'AOK Priomed OnlineDoctor' care agreement, you will receive a specialist diagnosis within just a few hours and a treatment recommendation from a dermatologist of your choice.

For more information, please visit
aok.de/hessen/hautcheck

AOK-Clarimedis

This medical information service is here to answer your health-related questions. Impartial doctors and medical specialists can be reached around the clock via this free advisory hotline that is exclusively available for those insured by AOK.

More information is available online at
aok.de/hessen/clarimedis

AOK-Clarimedis hotline: 0800 1 265 265 (free of charge)

Bonus app

Exercise, fitness and medical check-ups are not just good for your health, but we also reward them too: take part in our **AOK BONUS fit programme** and win **cash prizes** for your healthy lifestyle via the bonus app. All you have to do is register via our 'My AOK' Web portal, download the AOK bonus app and sign in. You can also manage your bonus programme online here. The app is available from Google Play and the App Store.

For more information, please visit
aok.de/hessen/bonus-fit

A photograph of two women sitting on a light-colored sofa. The woman on the right is pregnant and wearing a striped long-sleeved shirt under a denim vest. She has her hand on her belly and is laughing. The woman on the left is wearing a white polka-dot shirt and is also laughing. The scene is warmly lit, suggesting an indoor setting with natural light.

For **peace of mind**

First and foremost, pregnant people need plenty of support.
We are here for you with a raft of additional services.

Fertility treatment

AOK Hessen supports married couples who opt for fertility treatment if they are unable to have children in the usual biological way. We will contribute **up to 250 euros** on the first three attempts.

Pregnancy package

The pregnancy package from AOK Hessen includes benefits that go way beyond the statutory minimum. We will reimburse you **up to 400 euros**, as well as a **one-off payment of 100 euros** for an accompanying person insured with AOK. What's more, the package also covers digital benefits. Simply select what is best for you and your child from a choice of 17 additional benefits.

Everything you need to know about our pregnancy and childbirth services can be found at

aok.de/hessen/schwangerschaft-geburt



Examples of benefits included in the pregnancy package:

Family room

Family rooms allow parents and their newborns to sleep in the same hospital room. We will cover some of the costs for accommodating an accompanying person insured with AOK Hessen in an inpatient family room.

Toxoplasmosis testing

Toxoplasmosis is an infectious disease caused by single-cell parasites that are often found in cats, raw meat and unwashed vegetables. While infections in pregnant people are usually harmless, they can result in a miscarriage or damage the baby's nervous system. Testing for toxoplasmosis is a sensible measure in cases where there is an increased risk of infection.

We contribute to the costs.

Baby first aid course

This course provides you with valuable knowledge. You will learn to identify potential hazards for your child and will be able to help them in an emergency. AOK Hessen contributes to the costs of a baby first aid course.



Prevention is better than cure

With most diseases, the most important thing is to detect them at an early stage and initiate targeted treatment. With this in mind, we offer you a plethora of screening services to meet your needs.

Vaccinations

Vaccinations offer long-term protection against life-threatening illnesses. A vaccination usually contains a pathogen, causing the body's immune system to generate suitable antibodies. If the body is subsequently exposed to the same pathogen, the disease is unable to break out or takes a milder form. As such, you are not only protecting yourself, but also those around you. We will cover the cost of important vaccinations.

For more information, please visit

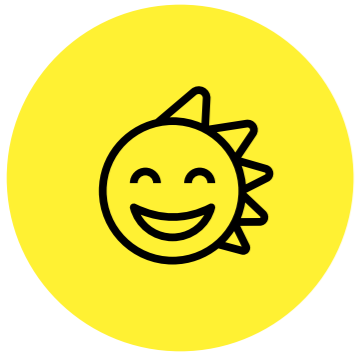
aok.de/hessen/impfungen

Health check-up

Members of statutory health insurance funds 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. Using their health account, those insured by AOK Hessen can book a health check-up every three calendar years between the ages of 18 and 34. Costs of up to 50 euros will be covered every three calendar years. A general health check-up includes a detailed consultation, examinations and follow-up advice from the doctor.

All key information about the check-up can be found at

aok.de/hessen/checkup



Check-ups for children

Have your child regularly examined by a paediatrician. In Germany, this can be done as part of a nationwide early-detection programme comprising screenings known as 'U' and 'J' screenings. AOK Hessen covers the cost of these screenings. And with our reminder service, we will remind you of all upcoming appointments by post.

For more information, please visit aok.de/hessen/vorsorge-babys-kinder

Abdominal aneurysm screenings

An ultrasound examination is used to detect abdominal aortic aneurysms at an early stage, allowing the necessary treatment to begin. For men aged 65 and over, AOK Hessen will cover the cost of the screening procedure once.

Cancer screening

AOK Hessen will cover the cost of cancer screenings. The earlier a tumour and/or its precancers are spotted and treated, the better the prognosis. If cervical cancer and bowel cancer are detected sufficiently early, precancers can be removed – and the disease nipped in the bud. Cancer screening programmes are different for men and women and encompass special check-ups depending on age.

For more information about cancer screening, please visit aok.de/hessen/krebsvorsorge

A photograph of a baby sitting on a woman's lap in a physical therapy session. The woman is lying on her back on a mat, and the baby is sitting on her lap, looking towards the camera. The baby is wearing a grey long-sleeved shirt with a rainbow and star pattern. The woman is wearing a green top. In the background, there are blue and purple exercise balls and a black chair.

Time for some time out

We support you with inpatient and outpatient health resort programmes and rehabilitation care to help you get back on your feet quickly and resume your normal life.

Preventive and rehabilitation care

The aim of a preventive outpatient programme is to restore the patient to health and prevent illness. We will cover the costs of medically necessary treatments such as baths, packs and massages. After the end of the outpatient stay, we will pay out a daily allowance of 16 euros towards the cost of accommodation, travel, food and spa tax. The programme usually lasts for three weeks – and you are charged the statutory copayment. There are also inpatient and outpatient rehabilitation care programmes designed to cure or alleviate an existing condition. In this case, we will cover the entire cost – apart from the statutory co-insurance payment of 10 euros per day.

Short stay

Short health resort stays represent a much more intensive form of preventive outpatient programme. We will contribute an allowance of 16 euros a day for travel, accommodation and food. We will also cover the cost of treatment by the health resort doctors and health/fitness treatments. Children and young people under 18 are exempt from copayment.

Mother/child and father/child stays

Striking the right balance between relationship, work and parenting can result in physical and mental exhaustion for mothers and fathers alike. We are here to support you before any serious health damage is done. With this in mind, we cover the cost of a prescribed programme for the mother/father and, if applicable, the child. You only pay the statutory copayment of 10 euros a day.

Travel costs

We cover the cost of travel to inpatient hospital treatment, an inpatient mother/father and child programme and to a rehabilitation care programme, as well as the costs of patient/emergency services transport, in accordance with statutory provisions. You only make the statutory copayment.

For full details of health resort and rehabilitation care benefits, please visit aok.de/hessen/kuren-reha

Advantages

Pregnancy and
childbirth

Prevention
and screening

Dental health

Care

Medical
benefits

Premiums
and tariffs

Join now

We keep you smiling

Your teeth will thank you for thorough care and regular check-ups.
We will help you to keep them healthy throughout your life.

Dental treatment

Choosing the right dental practice is a question of trust. You can decide which approved dentist you wish to go to for your examinations and treatment. We will pay for regular check-ups and any necessary dental/orthodontic treatment, as well as the fixed allowances for dentures.

Check-ups and your bonus booklet

Adults should have at least one dental check-up a year, whereas children should go twice a year. Not only do we cover the costs, but regular check-ups come with an added benefit. If you attend a check-up with your dentist for five years in a row – and this is recorded in your bonus booklet – the fixed contribution of AOK Hessen in the event of dentures being required will increase to 70 per cent – and all the way up to 75 per cent after ten years.

Dentures

Sometimes, a tooth can no longer be saved, meaning that you need a crown, a bridge or a denture. AOK Hessen will assist you with the cost of dentures with a fixed contribution, based on the diagnosis, that covers approximately 60 per cent of any medically necessary and sufficient standard care (without bonus).

Orthodontic treatment for children

Dental misalignments can be corrected using braces or brackets. We will cover the cost of medically indicated correction treatment for children and young people up to the age of 18. We will initially cover 80 per cent of the costs, with you advancing the remaining 20 per cent as a copayment. Once the treatment has been successfully completed, we will reimburse you this 20 per cent.

Everything you need to know about our dental health services can be found at aok.de/hessen/zahnvorsorge

A photograph showing a caregiver in a white polo shirt and glasses leaning over a bathtub to assist an elderly man with white hair. The man is smiling and has soap suds on his chest. The setting is a bright, tiled bathroom with a window in the background.

Making sure you are taken care of

If someone needs care, this is usually a life-changing experience that throws up all kinds of questions and concerns. We are here to help you and your relatives in such cases.

Personal care advice

Anyone receiving care insurance benefits is entitled to bespoke advice and support. Our care experts can, for example, help you devise a personalised care plan. They will also guide you through all the formalities and put you in touch with care providers. **You can contact a care expert around the clock by calling 0800 00 00 897 (free of charge).** You can also arrange a consultation at your local AOK Hessen branch or in the comfort of your own home.

Care insurance

As a member of AOK Hessen, you are insured against the risks that are associated with needing care. And the same goes for your family members. We will support you with all the benefits of statutory care insurance, combined with bespoke care advice.

Everything you need to know about our services for people needing care and their relatives can be found at aok.de/hessen/pflege





People needing care and their relatives can access the following benefits with us:

- Care advice
- Home care from an approved care provider
- Care allowance
- Combined benefit (home care and care allowance)
- Daytime/night-time care
- Respite care
- Home care if carer otherwise engaged
- Care equipment and technological aids
- Additional benefits in outpatient assisted living facilities
- Benefits in relation to carer's leave and carer's allowance
- Improvements in living conditions
- Digital care applications
- Relief payment for day-to-day support services and for the relief of relatives providing care
- Social security of the person needing care
- Care courses for relatives and volunteers
- Inpatient care
- Care in a home for disabled people

You will find more information and assistance on the topic online in the AOK care portal. We also offer you the opportunity to attend specialist care courses and will provide you with extensive advice on hospices and other palliative care options in your area.



Everything you need to stay healthy

AOK Hessen does everything possible to help you recover quickly from illness. To this end, we offer you a broad spectrum of benefits, meaning that you can access outstanding care whenever you need it.

Medical treatment

AOK Hessen covers the costs of medical treatment from an approved doctor of your choice. You are free to choose any doctor that is a member of an association of statutory health insurance physicians. In some cases, it's a good idea to get a second opinion. AOK Hessen provides telephone assistance 365 days a year.

For more information, please visit

aok.de/hessen/medizinische-behandlungen

Benefits for a hospital stay

AOK Hessen covers all medically necessary inpatient hospital treatments without a time limit, provided that the hospital is an approved facility. Your treating doctor and AOK Hessen will be happy to help you find the right clinic.

All key information about our benefits can be found at

aok.de/hessen/krankenhaus

GP-centred care

Nobody knows your health history better than your GP. They will coordinate your treatment, advise you on medication and therapies and, if necessary, refer you to a specialist. This has the benefit that duplicate examinations are avoided and waiting times shortened. Anyone insured with AOK is eligible for GP-centred care, with participation voluntary and free of charge. Simply speak to your GP and they will tell you everything you need to know.

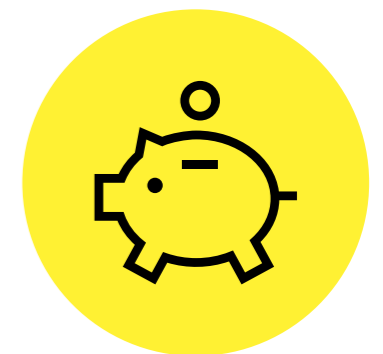
For more information, please visit aok.de/hessen/hzv



Health account

Whether a travel vaccination, a check-up or a screening: you no longer have to worry about the costs of specialist benefits thanks to the AOK health account. You simply take advantage of the desired service – and we contribute to the costs. Anyone insured with AOK has an annual budget of **400 euros** at their disposal. Simply choose the desired/required benefits from our wide range of healthcare services. Our bonus for families: every family member insured with AOK has their own personal health account, meaning that a family of four can have a combined total of up to **1,600 euros** a year.

For more information, please visit
aok.de/hessen/gesundheitskonto



Advantages

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Join now



Great for everyone

As a statutory health insurer, AOK Hessen is there for everyone. We offer you the perfect tariff and range of benefits for each stage of your life and for each set of personal circumstances.

Great for families

As an AOK member, you can insure children and your spouse/civil partner free of charge under certain circumstances.

All key information about family insurance can be found at aok.de/hessen/familienversicherung

Innovative elective tariffs

Our innovative **AOK elective tariffs** let you structure your health insurance premium to suit you. If you are self-employed, you can also use the elective sick pay tariff to bridge the long gap between the time you become unable to work and the time at which statutory sick pay kicks in. This allows you to enjoy optimum coverage from day one – without a medical exam.

For more information, please visit aok.de/hessen/wahltarife

Great for students

Irrespective of whether you are still insured free of charge under your parents' family policy or if the time has come to take out your own insurance, we offer you, as a student, a host of extra benefits and services tailored to your needs.

For more information, please visit aok.de/hessen/studierende

Great for employees

It doesn't matter whether you're on the first step of the career ladder, an experienced professional or a senior manager: AOK Hessen is the statutory health insurer that offers you the perfect cover for your personal requirements, whatever your situation.

For more information, please visit aok.de/hessen/arbeitnehmende

Join a strong community now

Are you looking for a statutory health insurance plan in Germany? You can switch to AOK Hessen in just a few simple steps. Use our online form at



aok.de/hessen/mitglied-werden



aok.de/fm/en-uk



aok.de/fm/pl-pl



aok.de/fm/tr-tr

Switch
now!

It pays to recommend

Are you happy with us? And familiar with our strengths? Do you value the broad range of benefits, such as cost coverage for AOK health courses and financial support for preventive check-ups? Then recommend AOK Hessen to your friends, acquaintances and relatives.

To say thank you for every recommendation that results in a new AOK Hessen member, we will transfer a **20 euro bonus** straight to your bank account.

Simply recommend us online at

aok.de/hessen/empfehlen

We are always **easy to reach**



0800 00 00 255 (free of charge)

Available 24 hours a day, 365 days a year



aok.de/hessen



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instagram.com/aokhessen

My AOK

You can manage many aspects relating to your health insurance in a secure and paperless manner via our Web portal and the app. Register now at hessen.meine.aok.de

The AOK online health magazine

You will find numerous suggestions and tips at aok.de/hessen/gesundheitsmagazin

We value your feedback!

What has been your experience with AOK Hessen? Are you satisfied – or is there something that could have been better? Please let us know so that we can continue to improve our services and benefits. Thank you for sending us a message at aok.de/hessen/feedback

AOK – Die Gesundheitskasse in Hessen

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