



ottonova CrewCare: The only benefit that really keeps you healthy.

Many benefits are well-intentioned – but how often are employee discounts unknown, the gym subscription unused or the fruit basket untouched?

With corporate health insurance (bKV) from ottonova, you give your employees a benefit that they really need and use. Instead of one-off allowances or ephemeral benefits in kind, you provide real added value: a flexible healthcare budget that covers individual needs – from naturopathic treatments to glasses and dentures.

The best thing is that bKV is open to all employees, regardless of whether they have statutory or private health insurance, and offers the full budget from day one. This not only strengthens the health of your team, but also creates a long-term incentive for loyalty and satisfaction – because one third of all employees would change employers for better additional benefits.¹ A benefit that really makes a difference.

**Beste Arbeitgeber™
ITK**

**Great Place
To
Work®**

Deutschland
2025

We are a leading ICT employer and understand the needs of modern companies. That's why we offer a digital, multilingual corporate health insurance, perfect for international teams.

The advantages of ottonova bKV for you as an entrepreneur:

Strong arguments as an employer

- ✓ **Employee retention and competitive advantage:** Improve your chances in the War for Talent and increase the wellbeing of your employees.
- ✓ **Cost-effective alternative to a salary increase:** Generally considerably cheaper than a salary increase - with the same value for your employees.
- ✓ **Possible from as few as 5 employees:** Even if not everyone takes part.²
- ✓ **Low administrative costs:** digital processing and service billing.
- ✓ **Smooth onboarding and support in German and English:** Assistance with the introduction of bKV and support for your employees as they get started.

Maximum flexibility & tax advantages

- ✓ **Age-independent contributions and tax advantages:** Together with other benefits, up to €50 per month tax-free and exempt from social security contributions.³
- ✓ **No health check, no waiting periods:** All planned and recommended treatments are covered. Open to all employees: Applies equally to those with statutory and private health insurance.
- ✓ **Full healthcare budget even if you start during the year:** No disadvantages if you start later.
- ✓ **Exemption from contributions during non-paid periods:** Full benefits despite exemption from contributions in certain situations.

¹ Source: Global Benefits Attitudes Survey 2024, Germany

² From budget level 900

³ This information does not constitute legal advice, but presents the topic in general terms.



What does ottonova pay for in the CrewCare tariff?

A budget for everything – as individual as your employees: They receive a personal health budget and use it exactly where they need it.

Annual budget	€300	€600	€900	€1,200	€1,500
Employer contribution	€13.21	€22.54	€31.17	€38.74	€44.03



Visual aids

Clear vision – flexible use: glasses and contact lenses are reimbursed up to €300 per year – even more with higher budget levels.



Naturopathic treatments

Holistic health as desired: costs for alternative practitioner treatments are also insured – individually, naturally and flexibly.



Dental treatment

Healthy teeth, comprehensively covered: reimbursement for fillings, inlays and periodontal and root canal treatment.



Dentures

High-quality care without compromise: Implants, crowns, bridges and dentures are covered – for lasting dental health.



Dental prophylaxis

Prevention pays off: €125 for professional dental cleanings and bleaching – for healthy teeth and a radiant smile.



Pharmaceuticals

Comprehensive care at no extra cost: reimbursement for prescriptions like sumatriptan and ibuprofen, whether private or statutory.



Preventive care

Early prevention: reimbursement for health check-ups, such as ultrasound for the early detection of uterine cancer or prostate cancer, and vaccinations, up to €300 per year.



Medical aids

Support in every situation: reimbursement for items e.g. orthopaedic insoles, bandages, blood glucose meters, hearing aids and their replacement – for the best possible support in everyday life.



Therapeutic treatments

Targeted therapy for better health: cost coverage for physiotherapy, occupational therapy and speech therapy and e.g. Kinesiotaping – for sustainable rehabilitation and prevention.

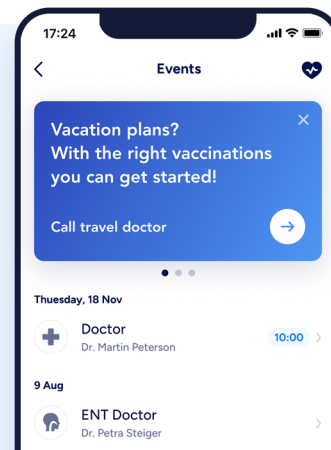


Osteopathy

Gentle treatment with a big impact: cost coverage for osteopathic treatments – for holistic healthcare.

Everything in one place with the **ottonova app**: Digital, uncomplicated and multilingual

- ✓ **Always available:** Real-time support via chat directly in the app.
- ✓ **No waiting times:** We book your doctor's appointments.
- ✓ **100 % digital:** Submit and manage invoices via app.
- ✓ **Everything in one place:** Documents and health services available at any time.



Exclusively for your employees: Reimbursement for health apps

Employees also benefit from reimbursement for digital health solutions, such as

- ✓ **Apple Fitness+ for effective training**
- ✓ **Freeletics for personalized workouts**
- ✓ **Headspace for mental relaxation and mindfulness**

Reimbursement is provided as part of the preventive care budget – up to €300 per year.



For more information:

🌐 ottonova.de/v/betriebliche-krankenversicherung/arbeitgeber
☎ +49 (0) 89 12 18 96 07
@ bkv@ottonova.de