

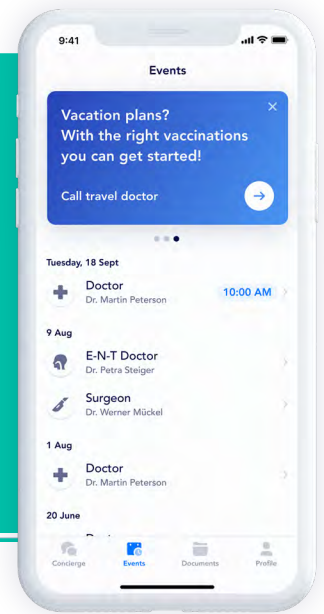


Private health insurance  
for employed expats

ottonova

## Private Health Insurance for you: The Expat Tariff.

Are you new to Germany and looking for the best health insurance for you? Would you like to protect your health even better than before? From finding the right tariff and signing up, to scheduling appointments and arranging lightning fast reimbursements – we've made it super simple for expats to get great coverage at a low price. The Expat Tariff is regulated and following the visa application regulations.



### The advantages of private health insurance from ottonova:

- ✓ **Everything you need in your app.**  
Stay perfectly organized with ottonova and without paperwork.
- ✓ **Direct contact** with English-speaking ottonova staff via chat.
- ✓ **Rapid reimbursement** for invoices, often within a few hours.

### So much more for so much less.

With our special expat tariff, your medical needs are excellently covered, world-wide: free choice of doctors and hospitals, accommodation in a private rooms, treatment by a chief physician, high-quality dental implants, and much more.

Find more  
information, calculate  
premiums and submit  
an application, all at  
[www.ottonova.de/  
en/expats](http://www.ottonova.de/en/expats)

### Digital convenience with an app for everything.

With the ottonova app on your smartphone, you have your entire insurance coverage in your pocket.



#### **Our Concierge service: always there for you.**

Our Concierge team will make doctor's appointments for you, find the right specialists and provide assistance in all matters regarding your health or insurance.



#### **Video calls with a doctors.**

Obtain advice, diagnoses, prescriptions or sick notes by having a video call with a doctor via the app – allowing you to rest at home when you're sick.



#### **Enjoy lightning-fast reimbursements. Within 48 hours (Mon – Fri, €500).**

Usually before the invoice is due.



#### **Reports and invoices, digitally and at a glance.**

Complete overview of all documents and events, in chronological order, accessible from anywhere and without piles of paper.

# Save on health insurance. Get a whole lot more.

You can save a lot of money if you sign up with ottonova, and still get much better coverage and service compared to public health insurance (= GKV). If you are here on a limited visa and earn at least €69,300.00\* gross per year you can save even more, by joining our special Expat Tariff.

## Unser Leistungsvergleich auf einen Blick:

	GKV	First Class Expats
All outpatient doctors	—	✓
All specialists without referral	—	✓
Reimbursement all medications	—	✓
Reimbursement visual aids	—	up to €300 every 2 years
Free choice of hospitals	—	✓
Accommodation	multi-bed room	private room
Chief Physician	—	✓
Dental treatment	0 – 100 %	100 %
Dental prostheses	10 % – 65 %	60-90 %
Worldwide coverage	—	✓
Fully digital	—	✓
Quick appointments	—	✓
<b>Monthly rate*</b>	€1,050.53	<b>€333.41</b>
<b>Monthly you pay only*</b>	€540.79	<b>€166.70</b>

\* Example: 32 years old, employed full-time, no children, private comprehensive health insurance with 10 % deductible (max. €500 per calendar year) including compulsory nursing care insurance and €120 daily sickness allowance after the 42nd day.

## Good to know about ottonova and the expat tariff:

- ✓ **Special expat rates** and excellent coverage.
- ✓ **Attractive and stable** premium calculations.
- ✓ **World-wide coverage** when you are travelling.
- ✓ **Regulated in § 257 SGB V** which is necessary for your visa applications.
- ✓ **High satisfaction ratings:** Our customers are impressed as well by our services.



Service quality



Customer satisfaction



Price

## Powerful and innovative insurance – do you want to join?

For more information and premium calculations:

[ottonova.de/partnervertrieb](https://www.ottonova.de/partnervertrieb)

+49 (0) 89 12 18 96 07

@ [business@ottonova.de](mailto:business@ottonova.de)

As of 01/2024

