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click here!**

**Services and benefits  
for your health**

***energie*·BKK**





**Benefit from  
our energy!**

\*This service brochure is an abridged summary. Only the social security statute book and statutes of energie-BKK are decisive for the scope of services. The information and data presented in this brochure do not establish any additional or different service requirements.  
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# Why do some people get more out of life than others?

Very simple: because they are insured with us. energie-BKK convinces with a comprehensive range of services \* and sound support. With us, you and your family go into the future well-protected: We are not only outstanding in our dealings with our clients. With our excellent range of medical check-ups and prevention courses, we can help you stay healthy. energie-BKK is simply ideal for everyone because we know: Each and everyone of us is unique. We help you – young or old – secure a high quality of life. It all depends on the right energy, as always, and that is what we have for you.

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# The client-oriented health insurance

Change to one of the best client-oriented health insurance schemes now. We set great store by the personal and direct contact with our insurance holders – with you. Our medical health consultancy experts are available to you unproblematically and directly around the clock. Dedicated contact persons provide answers to all your health-related questions. We are the health insurance that processes your wishes quickly and smartly.

## Medical health consultancy

- 24/7 doctor hotline  
Competent, comprehensive advice from independent physicians and specialized health professionals on all health-related issues
- Doctors' video chat  
Visual advice on health issues
- Second medical opinion  
Is that surgery really necessary? A second medical opinion makes for transparency.
- Doctor's appointment service  
Need a new family doctor, or a specialist, or your appointment brought forward? We can help.

**Service hotline 0511 911 10 900**

## Online portals

Internet-based learning programmes, e.g. on the subjects of stress reduction and nutrition

## Finders for doctors, clinics or care

Our three databases DoctorFinder, ClinicFinder or CareFinder help you in your search. The CareFinder helps relatives look for a care home near them, for example.

## Communicate with us by app

„My energie-BKK“ is the safe digital communication platform of energie-BKK: It serves for encrypted exchanges and to send important documents. This saves you a lot of time and postage as an insurance holder, keeps you abreast of important health issues, and solves your concerns without hassle.



## Private supplementary insurance ExtraPlus

In cooperation with Barmenia Health Insurance, we have developed tailor-made supplementary insurance policies for you that meet the highest demands – individually combinable and at an exemplarily favourable price. More information at [www.energie-bkk.extra-plus.de](http://www.energie-bkk.extra-plus.de)

**Consultancy at +49 202 438 3560**






**Full bonus  
also for  
children**

# Welcome family

The well-being of your family is important to us, which is why we offer your co-insured loved ones ideal protection. The following supplementary services and service proposals are available for families.

## Screening programmes for women desiring children and during pregnancy

- Hello Baby  
We cover additional examinations for pregnant women.
- BabyCare + app  
Precautionary programme for a healthy pregnancy with useful tips and answers to your questions 
- BabyCareNutrition  
Nutrition analysis for women who want a baby or are pregnant
- In-vitro fertilization  
**€ 200** subsidy for another treatment attempt on top of the statutory entitlement

## Midwife service

- 24-hour midwife on-call standby  
Immediately before the expected date of childbirth (5 weeks maximum), you will receive up to **€ 300** per year.
- Children's hero  
Free digital midwife consultancy from pregnancy through to the 1st birthday.

## Extra services for pregnant women

We subsidize further screening services prescribed by doctors, e.g. biomarker pre-eclampsia or non-prescription, pharmacy-only medical products, with up to **€ 300**.

## Prenatal courses for both parents

Mothers to be can attend classes held by midwives simply by way of their health insurance card. The other parent insured with us receives up to **€ 100** (also for same-sex relationships).

## Mama bonus and baby bonus

Mamas to be enjoy a **€ 100** bonus if they have done all the screenings. If your baby takes part in important early detection and vaccination programmes, you can get up to **€ 170** (more about our bonus programme on page 8).

## Rooming-in

If your child is treated in hospital, we will pay part of an accompanying person's accommodation costs – generally for all children under 10, over and beyond this if medically required.

## Home help

If you are ill, you can get a home help for up to 8 weeks if nobody living with you is able to take care of the housekeeping – if you have a child under the age of 12, that help can be extended to 26 weeks.

## Premium prevention BKK STRONG KIDS

Additional screenings for youth and children aged up to 17.



# Twice the benefit: Optional rates and 5 bonus programmes

What is energie-BKK actually doing for insurance holders who take care of their health? We attach particular importance to this, and have developed optional rates as well bonus programmes for you to benefit from in your individual situation. Enjoy refunds you can use for an additional private insurance or simply for your health.



### Prevention bonus and kids bonus

Early detection for children and adults is active prevention. Our prevention bonus rewards your contribution to taking care of yourself. Children and adults receive bonuses from as early as the very first screening:

**€10** for every screening

### Mama bonus and baby bonus

Mamas to be enjoy our **€ 100 mama bonus** if they have done all the screenings in their pregnancy. Grasp the opportunity for your child: Our **baby bonus** of up to **€ 170** becomes available once your baby has taken part in a number of important early detection and vaccination programmes.

### Active bonus

Full steam ahead – sportive insurance holders can qualify for our active bonus. Join in and get up to **€ 70** for your fitness. You can simply and quickly upload your bonus activities by app or via the online service.



### PrämiePlus optional tariff

With our PrämiePlus optional tariff, your health really pays off! If you use no or just a few services in the space of a year, we will reward you with a premium of up to **€ 400** per year!

Up to **€ 400**  
in health benefits!  
[www.energie-bkk.de/praeemieplus](http://www.energie-bkk.de/praeemieplus)



### AzubiPLUS selection tariff

Just become a member and collect a generous immediate premium of up to **€ 150**: Anyone using few services can receive up to **€ 450** altogether in the space of three years! Apply for this now!

Up to **€ 450**  
as a trainee benefit!  
[www.energie-bkk.de/azubiplus](http://www.energie-bkk.de/azubiplus)







## Treated well in emergencies

We are always there for you and enable your access to the best medical care.. When things aren't going all that smoothly health-wise, when insecurities appear and you need support, we will provide you with all-round consultancy.

Need help with your household or looking for answers to health-related questions after a hospital stay?

You can rely on us as a partner.

Our energy for your health: You only find out how good a health insurance is when it counts. If you have any questions, you are always welcome to call us at 0511 911 10 981.

# Services from A - Z

energie-BKK offers a diverse range of comprehensive services.  
See below for a selection in alphabetical order:

## A

- Abortion
- Active cures in Europe
- Acupuncture
- Advice on pharmaceuticals
- Aktivwoche

## B

- BabyCare – safe in pregnancy
- BabyCare nutrition – for an optimal development of your child
- Birth control and contraception
- BKK-MedPlus – better healthcare for the chronically ill
- Bonus programmes for adults and children, mamas and babies
- Breast cancer screening
  - discovering hands
  - mammography under 50
  - sono-check



## C

- Cancer screenings
- CareFinder
- Children's hero
- ClinicFinder
- Colonoscopy under the age limit
- Cost reimbursement

## D

- Digital health apps
- Disease management programmes (DMP)
- Dental prophylaxis for adults and children
- Dental retainers
- Dental treatment – care contract with the dent-net® network
- Dental treatment and dentures
- Denture auction portal
- DoctorFinder
- Doctor's appointment service

## E

- Early cancer detection
- Eating healthily
- Emergency call service abroad
- energie-BKK ProHerz
- energie-BKK ProPerspektive





- ePA (electronic patient file)
- Exemption from top-up payments
- Expanded screenings for children

## F

- Family doctor programme
- Family insurance
- Father-child cures
- First trimester screening
- Fissure sealing of front molars
- Fit from the start – kindergarten programme
- Function training/rehab sports

## G

- Glasses/contact lenses

## H

- Health check-up from age 18
- Health screenings for children
- Healthcare programmes
- HealthOnline
- Home care
- Home help
- Homeopathy
- Hospice
- Hospital treatment
- Hospital treatment of a child – with parents admitted as well



## I

- In vitro fertilization
- Individual prophylaxis
- Insoles, sensomotoric/proprioceptive
- Insurance coverage abroad
- Integrated/special outpatient healthcare
- Intima media thickness measurement

## K

- Kindergarten programme - Fit from the start
- Kraft zu Leben – support for persons suffering from cancer

## L

- Light therapy devices

## M

- Mammography screening
- Maternity benefit
- Medical health consultancy
- Medical screening and rehabilitation
- Medical treatment
- Medicine



- Midwife on-call service
- Midwife support
- Mother-child cures

## N

- Neurodermatitis training
- Nutrition coach
- Nutrition programmes
  - califit
  - Proper nutrition

## O

- Online portals
  - E-coaches
  - Psychological health
- Online service „My energie-BKK App“
- Orthodontic treatments
- Osteopathy
- Outpatient surgery

## P

- Palliative care
- Patient rights
  - Patient trainings for various medical conditions
- Portals
  - Nutrition coach
  - Psychological health
- Pregnancy
  - Pregnancy gymnastics, antenatal classes, postnatal gymnastics
  - Toxoplasmosis screening
  - Biomarker preeclampsia, B-streptococcus test, glucose test, rubella/chickenpox test, cytomegaly test
- Pregnancy and maternity care
- Birth preparation courses





- Birth preparation courses for the second parent
- Prevention courses – certified
- Prevention for STRONG KIDS
- Prevention programmes
  - Active cures in Europe
  - Active week
  - ‚Fit for well‘ days
  - ‚Fit and vital‘ programme
  - ‚Well-active‘ programme
  - Wellness and health trips
- Professional tooth cleaning
- Psychological health
- Psychotherapy

## R

- Rehab sports/function training
- Reimbursement of medical products
- Remedies and aids

## S

- Selection tariff for trainees
- Sickness benefit
- Sickness benefit if a child is ill
- Skin cancer screening
- Sports medical examination
- Sterilization

## T

- Transport and travel costs
- Travel costs
- Travel vaccinations
- Treatment errors – help and support

## V

- Vaccinations

## W

- Wisdom teeth – removal with general anaesthetic

## Direct contact

Our team is always happy to advise you personally on our range of services. Please dial 0511 911 10 plus the extension of the desired specialist team.

customer service	+49 511 911 10 981
care insurance	+49 511 911 10 982
contribution department	+49 511 911 10 983
employer service	+49 511 911 10 984

Detailed information is available online at **[www.energie-bkk.de](http://www.energie-bkk.de)**.





**2 x 80 %  
energie  
-benefit  
for health  
courses**



# Active prevention counts

Health is something unique, and the basis of our well-being and capabilities. energie-BKK supports you in maintaining your health for the long term and in enhancing your quality of life. We can offer our insurance holders versatile health courses and prevention services. And you can also count on us when it comes to the right vaccination at the right time.

## Health trips and courses

- Exclusive course programmes  
„fit for well“ or „Aktivwoche“ offer compact courses promoting health at selected locations (subsidized with up to **€ 160** per measure).
- Health trips  
If you are insured with energie-BKK, you'll enjoy special discounts at the health trip providers „Aktivera“ and „AktiPlus“.
- Local health courses  
Certified health courses from our prevention database such as yoga classes, for example, are subsidized with **80 %** per course and calendar year (up to 2 courses per year).

## Health check-ups

- Sports medical examination  
We will subsidize your sports screenings based on medical certificates with up to **€ 300** every two years.
- Intima media thickness measurement Up to **€ 100** per year
- Additional health screenings  
For specific pre-existing conditions (up to **€ 100**, once every 3 years)

## Cancer screening – earlier than normal

- Cancer prevention  
Colonoscopy for women under 55, for men under 50, up to **€ 120** per year
- Skin cancer screening  
Free screening – every 2 years, without surcharge and with reflected-light microscopy. **Our plus:** We will cover the costs from as young an age **as 15 years** (normally only from 35 years) at special contracted physicians!
- Breast cancer screening\*  
discovering hands – Palpation screening is an effective complement and extra service regardless of age (subsidy up to **€ 100** per calendar year).  
Sono-check, ultrasound screenings, mammography under 50 (up to **€ 100** per calendar year)

## Vaccinations

- Cost coverage from your health insurance card for all vaccinations recommended by the Standing Committee on Immunization
- Full cost refund for other vaccinations recommended by physicians for your country
- **100 %** of the costs for travel vaccines

Service hotline 0511 911 10 981

\* given specific pre-existing conditions/family predispositions



**2 x € 25  
energie-  
benefit  
for all ages!**



# Your smile is worth it for us

Everyone who is insured with energie-BKK gets free dental treatment via their health card. In the process, we will not only cover the costs of acute complaints, but also of preventive treatments, required periodontal treatments, and consultancy in dental care and mouth hygiene.

## Professional tooth cleaning

You are entitled to a professional tooth cleaning twice a year. energie-BKK refunds up to **€ 25** per tooth cleaning for all age groups!

## Free second dentist's opinion

Upload your denture treatment and cost plan at [www.2te-ZahnarztMeinung.de](http://www.2te-ZahnarztMeinung.de). Dentists from your town or region will then compete for the treatment with their offers. Compare them and save money.

## Orthodontic retainers

Up to **€ 100** cost refund per jaw for fixed orthodontic retainers (with previous orthodontic treatment up to the age of 18).

## 3 additional dental check-ups in our „milk tooth check“

Three dental screenings for children aged 3 to 6 ensure a good basis for later.

## Savings for you

We have entered into a special healthcare contract with Indento GmbH for you. Your benefits at participating dentists by way of the nationwide dent-net® network:

- Great savings for dentures and services not covered by the insurance policy,
- Implants at all-in prices,
- Extended 5-year warranty instead of the legally required 2 years to underscore the unique quality of the dentures,
- One free professional tooth cleaning in pregnancy.

## Supplementary services

- Fissure sealing for premolars in the permanent dentition from age 6 to 18 (up to **€ 100** per calendar year).
- General anaesthetic for surgical removal of wisdom teeth (80 %, up to **€ 100** per calendar year).



**3 x € 30**  
**energie-**  
**benefit**  
for osteopathic  
treatments

## Alternative healing methods

Many conditions and illnesses can be relieved or even completely prevented by a sensible lifestyle. If medical help should be required nonetheless, alternative healing methods can meaningfully complement conventional medicine.

### **Medication for homeopathy, anthroposophy and phytotherapy**

Cost refund for non-prescription, pharmacy-only medicines (up to **€ 100** per calendar year) prescribed by a physician.

### **Acupuncture**

Full cost coverage for chronic knee and lower back conditions. Paid by way of your health card.

### **Homeopathic treatment**

Cost coverage for first and subsequent anamneses at our contracted physicians. Paid by way of your health card.

### **Supplementary naturopathy insurance**

In cooperation with the independent prevention specialists at Barmenia supplementary insurance, energie-BKK offers a meaningful addition to your insurance coverage with "ExtraPlus".

### **Osteopathy**

As an extra service and regardless of your age, we will subsidize three treatments by a quality-assured service provider per calendar year upon prescription by a physician. We will refund up to **€ 30** per treatment.





## Lots of good reasons for switching to energie-BKK

Not only do we offer outstanding services, we also reach a high to excellent performance level, as current comparisons confirm: Top Health insurance in Focus Money (07/2025), recommendation by finanztip (01/2025), Best Service according to Handelsblatt (08/2024).

See for yourself:

- 100 % for travel vaccinations
- 100 % coverage of all medically recommended vaccinations,
- Full bonus for families with a prevention, kids, active and mama/baby bonus
- Extra budget for pregnancy and childbirth
- Up to € 50 yearly for professional teeth cleaning
- Access to excellent medical care
- 24 hours of medical health consultation with a doctor's hotline
- Smart and quick: tick off important tasks via app.

Yes, I want to join from

### Personal information

☐ male ☐ female ☐ diverse

First and last name

Date of birth

Street and house number

Name at birth

Post code and town

Place of birth

Pension insurance number(if at hand)

Country of birth

Email\*

Telephone (available in the daytime)\*

### Further details

#### My previous insurance

☐ compulsory ☐ voluntary ☐ family insurance

with

name of the health insurer

☐ privately insured ☐ insured abroad ☐ uninsured

I am

☐ a trainee ☐ employed ☐ registered unemployed

☐ others

with

name of the employer / employment agency

since

Start of the job/benefits

#### I receive pension payments

☐ state pension ☐ foreign pension

☐ superannuation benefits ☐ others

#### I have family to be co-insured with me:

☐ Yes, please send me an application ☐ no

How did you find out about us? (e.g. friends, colleagues, company event, posters, social media, internet, ...)

#### Data protection information

We need basic information such as your name and address for your membership application.

Fields marked with (\*) are voluntary additional data to facilitate our processing.

☐ yes ☐ no I consent to energie-BKK processing my data for the stated contacting purposes.  
I can withdraw this permission at any time.

Please note: Persons under 16 need a legal guardian's consent for the data processing. Further data protection information is available at [www.energie-bkk.de/datenverarbeitung](http://www.energie-bkk.de/datenverarbeitung)

Date and member signature

We will take care of all the further processes required to change health insurers for you.

# *energie*·BKK

## service hotlines

customer service	+49 511 911 10 981
care insurance	+49 511 911 10 982
contribution department	+49 511 911 10 983
employer service	+49 511 911 10 984

Postal address energie-BKK · 30134 Hannover

Online service centre [osc.energie-bkk.de](https://osc.energie-bkk.de)

[www.energie-bkk.de](https://www.energie-bkk.de)

[info@energie-bkk.de](mailto:info@energie-bkk.de)

