

**Important – please note: The German Federal Social Court has decided that**

**as of January 1, 2017, German statutory health insurers may no longer offer**

**private overseas health insurance**

For many years now, Merck BKK has included a special benefit in its program: The private overseas health insurance from cooperation partner Barmenia, offered to our policyholders free of charge.

The BKK has offered this special benefit for many years as a useful and innovative supplement to the regular statutory health insurance benefits.

As from January 1, however, it will no longer be legally permissible for German statutory health insurers to offer this benefit, according to a ruling of the German Federal Social Court.

**We are now also prohibited from offering this benefit.**

**Important - please note!**

Please note that as from January 1, 2017, you will no longer have **any** private overseas health insurance under your policy with us. While your electronic health insurance card does provide you with basic coverage within the European Union, using the card in other European countries is often inconvenient and there are many deductibles involved. For countries with which Germany does not have any social insurance agreement in place, such as the United States and all Asian countries, the BKK is not permitted to cover any claims whatsoever in the event of illness.

**What are your options?**

Many policyholders automatically have private coverage through their credit card providers, or in parallel to their policies, for example through the German automobile association, ADAC. If you hold a supplementary insurance policy with AXA or with DBV under contracts EG080 or 1030 at the agreed rate for Merck BKK policyholders, then here as well, private supplementary insurance during foreign travel is included.

Do you perhaps hold another policy which has been running in parallel for years?

We advise you to check your files - perhaps you already have coverage in place for 2017 and do not need to take any further action.

Merck partner Albatros also offers Merck BKK policyholders attractive benefits at favorable rates.

Please contact an Albatros consultant for more information:

**Albatros (06151) 72 5599**

**Hotline Albatros (069) 696 9977**

**Don't forget!**

**As from 2017, you are no longer automatically covered under the private overseas health insurance from Barmenia. Please make sure to review other options, or contact Albatros for further information!**