

# AXA supplementary insurance:

# Merck BKK

## When an additional insurance is required? How to find more information on the additional insurances?

An additional or supplementary insurance is necessary when the benefits required by you are not covered or excluded in the statutory health insurance. You can decide which supplementary insurance makes sense for you. Please contact The Albatros Mediation for the consultation.

**Location: Merck BKK - F130, Frankfurter Str. 250,  
64293 Darmstadt, Germany**  
**Contact no.: +49-6151-72-5599**  
**[versicherungsservice-merck@albatros.de](mailto:versicherungsservice-merck@albatros.de)**

## What are the different supplementary insurances available?

The information on different supplementary insurances can be found in the below link or you can also contact

**Albatros mediation via below contact no.**  
**Contact no. : 06151 - 72 - 5599**  
**[www.albatros.de/web/albatros/beraterteam-merck](http://www.albatros.de/web/albatros/beraterteam-merck)**

## Which supplementary insurance can I take from Merck BKK to supplement my contract?

Merck BKK offers you the tariff MED via the Albatros insurance.

### This includes the following services:

- 80% of the costs for treatment by a non-medical practitioner and by doctors with the additional title "naturopathic treatment", including prescribed medication and bandages \*
- 80% of the legally prescribed co-payments for medically prescribed drugs and dressings if Merck BKK assumes part of the costs \*
- 80% of the reimbursable costs for medically prescribed drugs and dressings, if Merck BKK does not assume any costs\*.
- 80% for glasses and contact lenses, but not more than 130€ within two consecutive insurance years.
- 100% of the costs not covered by Merck BKK that are incurred due to illnesses during trips abroad of up to six weeks

\*AXA reimburses up to EUR 500 per insurance year for the first three benefits mentioned above.



## How much should one pay to avail the supplementary insurance?

The monthly fee depends on your age. Thus, one pays 6.02€ from the age of 20 and 10.95€ from the age of 65. Further information is available on the flyer and can be found in the below link

**[www.albatros.de/web/albatros/beraterteam-merck](http://www.albatros.de/web/albatros/beraterteam-merck)**

## What are the benefits for the Merck KGaA employees on availing this insurance?

All employees of Merck KGaA receive 75% subsidy for the MED (MED full form) tariff. The subsidy also applies to the family members insured with Merck BKK. For more details please contact Albatros Medical Insurance or check in their website:

**[www.albatros.de/web/albatros/beraterteam-merck](http://www.albatros.de/web/albatros/beraterteam-merck)**


## How can I pay the Monthly fee?

The monthly Fee is deducted directly from your gross salary. In this way, the subsidy can be guaranteed by Merck KGaA.

## Can I upgrade this Tariff?

The tariff can be upgraded with supplementary dental insurance. As there are several options available, Albatros will be pleased to advise you.

**Any Questions?**  
**Feel free to contact us.**

 **06151 - 72 2256**

 **[bkk@merckgroup.com](mailto:bkk@merckgroup.com)**