

# IGeL – individual health services

Merck BKK

More and more doctors offer additional services. These services are called "IGeL". IGeL are methods of diagnosis, prevention and treatments that are not covered by the statutory health insurance.

Individual health services cover medical services that, by law, are not included in the range of benefits offered by statutory health insurance and which you, as the insured person, are required to pay for yourself at the doctor's. These services will be offered to you at the doctor's, in addition to the contractual benefits, for example by way of brochures, television or in a personal consultation.



## Which kind of individual health services exist?

Medical/cosmetic treatments, pre-employment medical exams and also certain laboratory tests, for example:

- **glaucoma prevention** (Glaukomvorsorge)
- **optical coherence tomography** (Optische Kohärenztomografie)
- **Ultrasound of the ovaries** for the early detection of cancer (Ultraschall der Eierstöcke zur Krebsfrüherkennung)
- **PSA test** for the early detection of prostate cancer (PSA-Test zur Früherkennung von Prostatakrebs)
- **Skin cancer prevention** for persons who are younger than 35 years (Hautkrebsvorsorge unter 35 Jahren)

This is just a small overview of IGeL-treatments. Further treatments are listed alphabetically by a-z at the homepage [www.igel-monitor.de](http://www.igel-monitor.de).

## What should I do if my doctor offers me private treatment (IGeL)?

Before making use of the treatment, please talk to your doctor in detail why this treatment is necessary and why a statutory health insurance benefit is not sufficient.

The doctor can only carry out the treatment if you have signed a written contract.

## Does the Merck BKK cover costs of IGeL?

You will receive a private invoice from your doctor. As a statutory health insurance company, Merck BKK is not allowed to refund the costs.

## Where can I find more information?

For more information you can visit the homepage [www.igel-monitor.de](http://www.igel-monitor.de). Operator of the portal is the medical service of the GKV central association (MDS).

If you have further questions you can also look on our homepage ([www.merck-bkk.de](http://www.merck-bkk.de)) or you can call us.

## I am interested in alternative treatment methods, for example osteopathy or treatment by an alternative practitioner. Will the Merck BKK cover the costs?

Alternative treatment methods cannot be billed by your health insurance card, so you will receive an invoice for this treatment. As a statutory health insurance company, Merck BKK is not allowed to refund the costs.

If you have a private additional health insurance, ask them whether a refund is possible.

**Attention!** For children up to the age of four we can reimburse three osteopathic treatments, max. **50,00€** per therapy (for children with KISS-syndrome).

Any Questions?  
Feel free to contact us.

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