

"Klapperstorch (Stork) Program"

Merck BKK

We participate in additional services during pregnancy with **85%** up to a maximum amount of **300€**. How the **subsidy of 300€** is composed, you can see in the list below.

Insured by Merck BKK	Refunds up to
Mother and husband/ life partner	300€
Only mother	200€
Only father/ life partner	100€

What benefits are reimbursed during pregnancy?

The statutory health benefits are covered by the health insurance card. However, there are still benefits that cannot be paid by us. For these benefits you will receive private bills from your doctor. The following benefits are examples of services who are not recommended by Merck BKK. These benefits will be offered to you at the doctor's, in addition to the contractual benefits.

- **3D – Ultrasound**
- **First-trimester screening** (method used to detect the down syndrome)
- **Femibion** (supplements during and after pregnancy)
- **Toxoplasmosetest** (Toxoplasmosis is an infectious disease that is often transmitted by cats)
- **Birth preparation course** for partners (if only the father/ life partner is a member of Merck BKK)
- **Family room during hospital for childbirth** (if only the father/life partner also admitted and member of Merck BKK)

What kind of allowances are available for newborns in the first year of life?

If your child is also insured with the Merck BKK, we participate in additional services for newborns in the first year of life with **85%** up to a maximum amount of **200€**.



What benefits are reimbursed for newborns in the first year of life?

The statutory health benefits for newborns are also covered by the health insurance card. However, there are still benefits that cannot be paid by us. For these benefits you will receive private bills from your doctor. The following services are examples for additional private treatments.

- **Screening for newborns**
- **Hearscreening for newborns**
- **Heartscreening**
- **Renal sonography**

How do I get a refund under the "Klapperstorch (Stork) program"?

The flyer will be sent automatically as soon as we receive the certificate of the expected delivery date or you contact us.

Please send us all invoices from your pre-natal care, together with the "Klapperstorch" brochure after your childbirth as soon as possible. A prior interim payment is not possible.

Please send us the bills of your child after the first year of life in the "Klapperstorch" envelope.

When we receive the invoices, we will reimburse the amount to your bank account.

If you have further questions you can send us an e-mail, visit our homepage (www.merck-bkk.de) or give us a call.

Any Questions?
Feel free to contact us.

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