



**Merck** BKK

**MORE  
HEALTH  
FOR YOU**

- + More service.**
- + More advice.**
- + More wellbeing.**



# DEAR READER,

is your health and that of your family important to you? It is important to us too!

As Merck's company-own health insurance fund, we work exclusively for the wellbeing of the Merck staff and their family members. You are part of this select group of people and thus have the opportunity to become a member of our very special community! The door to numerous advantages and added value is open to you.

What makes us so exceptional? Our closeness to our insurants. Personal contacts persons. Very short, non-bureaucratic decision-making routes. And last but not least our high performance level.

## **We do more.**

That means, in concrete terms, that we find fast solutions that suit you as an individual. We help you to improve, maintain or regain your health. We give you the increase in security that allows you to enjoy your life to the full.

How do we do all this? Best gain an impression for yourself on the following pages. Get to know the Merck company health insurance fund and discover the exclusive added value you can enjoy in our strong community.

Yours  
Stefan Sellinger  
Chairman of Merck company  
health insurance fund





# CONTENTS

- 04|05** More for you
- 06|07** More for your fitness
- 08|11** More provision
- 12|13** More for your family
- 14|15** More protection abroad
- 16|17** More service
- 18** More trust
- 19** More contact



# MERCK AND US – MORE FOR YOU

We ensure the wellbeing of the Merck staff and their families. We have done so exclusively and responsibly for more than 130 years. It is no coincidence that we manage to do this so successfully. We are closely connected to the company and our insurants, know their needs and can thus provide healthcare services that are tailored to them.

## **More safety and advice – always completely there for you**

A lot has changed since the foundation of our company health insurance fund in 1884; however, we have always remained true to our philosophy:

### **Fully personal**

As colleagues, we provide advice on an individual-to-individual basis – with heart and passion.

### **Fully individualised**

We find the best solution for you – competently, flexibly and without complications.

### **Life-long**

If you have taken out insurance with us, you can remain insured with us for your whole life – regardless of what you do professionally or at private level.

## YOUR HEALTH MATTERS TO US.



# MORE FOR YOUR FITNESS

More exercise, better eating, more relaxed living. The combined reaction of these elements produces a combination of health and wellbeing.

Would you like to have that too? We make it very easy for you to integrate these elements into your life – with a varied fitness programs and attractive price advantages.

## Health holiday with 100 EUR allowance

Work, family, leisure time stress – no wonder the “battery” is eventually empty. Therefore, it is essential that you give yourself a timeout from time to time. So that you can deal with your everyday routine full of energy again, we offer you our health week at favourable conditions and with 100 EUR allowance.

### Health services for active recuperation

Decide for yourself what you do on your health holiday:

- ✓ (Nordic-)walking
- ✓ Aqua aerobics
- ✓ Back training
- ✓ Relaxation exercises

## We bring your health on track

We support you with a variety of health courses – from our company health insurance fund programs or from the range offered by qualified providers such as sports clubs or fitness studios.

### For your fitness we offer you courses in areas such as:

- ✓ Exercise
- ✓ Relaxation
- ✓ Nutrition
- ✓ Addiction prevention





## **300 EUR allowance and attractive discounts**

We think that health awareness should be rewarded. Therefore, we give you up to 200 EUR per year for your regular participation in certified health courses. As an extra for your health holiday, you receive an additional 100 EUR allowance.

Do you like to go to fitness studios or saunas? Then take advantage of our discounts for health courses or memberships with our partners in the region.



# MORE PROVISION

The best way for you to promote and maintain your health depends on you, as it varies from person to person. We ensure that you can access the right precautionary measures. If you are health-conscious, this is doubly worthwhile for you – we have a strong mix of extra services and financial advantages ready for you.

## **Up to 200 EUR cost reimbursement for active provision**

You achieve wellbeing through a synthesis of activity and relaxation. We support you in this with our varied prevention programs, with services near where you live.

Price advantages and up to 200 EUR cost reimbursement for health courses included.

## **Take advantage of our regional services for more health:**

- ✓ Live to your heart's content – beginners or heart disease sufferers of 40 years or older can do sport under medical supervision.
- ✓ Take advantage of our attractive discounts on health courses or memberships with our partner fitness studios and rehab centres.
- ✓ Visit the Merck company health insurance fund prevention centre and benefit from tailored fitness services there.
- ✓ Get active with our health courses on offer throughout the region, for example Pilates, Yoga or Nordic walking.







## **We support you in building up your immune system**

Health cannot be bought – but protected. For this reason, we pay you a piece of security against infectious diseases by assuming the cost of all medically recommended protective vaccinations.

### **Our special service plus for your immune system:**

- ✓ In the event of flu protection vaccinations, both the vaccine and the medical consultation are free of charge for you.
- ✓ The vaccination against cervical cancer is free for girls between 9 and 14 years old.
- ✓ In the event of travel vaccinations, we assume the cost of the vaccine and contribute to the cost of the medical performance of the vaccination.

# MORE PROVISION

By taking advantage of professional teeth cleaning, osteopathy, sports medical examinations or many other services we offer, you not only create a magnet for more wellbeing, but also earn a reward: a bonus payment of up to 150 EUR per year.

## **Our bonus model offers you the following choice:**

You may take either the monetary bonus of up to € 60 (children and adolescents from 6 to 15 years up to € 25) or a subsidy of up to € 120 (children and adolescents from 6 to 15 years of age up to € 50) for healthcare services, e.g.

- ✓ Professional teeth cleaning
- ✓ Osteopathy
- ✓ PSA test for early detection of prostate cancer
- ✓ Advanced skin cancer screening
- ✓ Sports physical examination



## **Our extra provisions:**

- ✓ Up to 200 EUR cost reimbursement for health course
- ✓ Complete assumption of costs in the event of vaccinations
- ✓ Up to 150 EUR bonus for a healthy lifestyle



Our bonus –  
when your health  
consciousness  
reacts to our  
service.



# MORE FOR YOUR FAMILY

Like a family, we are there for you and your relatives. Thanks to our geographic proximity and our close ties to our insureds, we know and understand your needs – and can thus create a combination that gives you and your family security. On a life-long basis.

## **Stork package: up to 500 EUR for mother and child**

There from the start: We begin to care for the health of our insureds when they are microscopically small. In concrete terms, this means that we accompany mothers, fathers and babies from the first day of pregnancy and during the first year of the child's life with our stork package.

### **We provide a 500 EUR allowance for extra services including these:**

- ✓ 3D or colour Doppler ultrasound examinations
- ✓ Pregnancy yoga
- ✓ Birth preparation course for partners  
(if insured by Merck company health insurance fund)
- ✓ Heart and hearing screening for newborns
- ✓ FABEL and PEKIP courses
- ✓ Fambion (folic acid for pregnant women)
- ✓ Streptococcus/toxoplasmosis test
- ✓ Osteopathy in the event of KISS syndrome

## **275 EUR for on-call midwife service**

Our special plus for outpatient births: we contribute an additional 275 EUR for the on-call midwife service.

---

## **Assumption of costs for orthodontics**

Nearly half of all children have malpositions in the jaw that need to be treated at an early stage. If your child is one of them and requires an orthodontic correction, this is no reason to worry. We assume the costs for your child's glowing and healthy smile.

## **Excellent advice when it comes to care**

You are in the middle of your life – of course you are not thinking of a scenario in which you would require medical care. However, if it should ever happen that you or your relatives cannot cope with everyday life alone any more, we are there for you.

With a perfect combination of service and advice, we enable you to live independently for as long as possible.

## **Professionals in all care matters**

How do we achieve this? By means of care advisers with first-class qualifications. They are highly familiar with the questions and fears of those needing care and their families. They provide sensitive and comprehensive advice on auxiliary services as well as social benefits for people needing care, support or assistance.

### **We advise you on care topics including the following:**

- ✓ Care allowance
- ✓ Home care
- ✓ Fully and semi-residential care
- ✓ Short-term and disability care

## **Care advice at your home**

On request, our specially trained care adviser will also come right to the place where support is most urgently required: at your home.



### **Our plus for big and small**

- ✓ 500 EUR for extra services in the stork package
- ✓ 275 EUR for on-call midwife service
- ✓ Full assumption of costs for orthodontics
- ✓ Qualified advice on all care matters

# MORE PROTECTION ABROAD

Neither protective glasses nor an overall help to protect against illness abroad, but only the correct provision and coverage from a strong health partner. Therefore, we are always at your side with this double protective shield – anywhere in the world.

## Perfect vaccine protection for your trip

Before you pack your bag, you should make your immune system fit for your holiday. We support you in this: the cost of the vaccine is fully reimbursed and that of the medical service is reimbursed with the fund rate.

### We contribute to the cost of travel vaccinations against diseases including:

- ✓ Hepatitis A and B
- ✓ TBE/Tick-borne encephalitis
- ✓ Yellow fever
- ✓ Cholera
- ✓ Rabies
- ✓ Meningococcal meningitis (brain fever)
- ✓ Malaria prophylaxis
- ✓ Typhus

## Private foreign travel insurance with Albatros

For optimal insurance coverage while traveling abroad, use the worldwide private foreign travel insurance via our cooperation partner Albatros.

With Albatros – the insurance partner of Merck – you can conveniently get a comprehensive foreign travel health insurance and benefit from the particularly attractive conditions of Merck BKK, the company health insurance fund.



## Secure travel with the Merck company health insurance fund

With us, you are doubly covered on trips when it comes to health:

- ✓ We assume the complete costs of vaccines for travel vaccinations and pay an allowance for the medical performance of the vaccination.
- ✓ Thanks to our comprehensive international travel insurance, you have the optimal cover and do not require additional, private insurance.





# MORE SERVICE

No experiments: for us, that means we want to ensure that your health and that of your family is always very well protected. Therefore, our services are the strong and durable protective cover that offers you exactly the security you require.

## Complete additional insurance

With our company health insurance fund, you and your family can enjoy comprehensive provision.

Together with our cooperation partner Albatros – Merck's insurance intermediary – you can complement this protection in a very flexible manner.

Since Albatros can select freely from all additional insurance offerings on the market, you always receive independent advice and favourable conditions in the process. You thus acquire ideal protective equipment for you and your relatives. Individualised and customised.

## Arrange your insurance cover according to your personal needs and requirements, for example with:

- ✓ general company rate  
(incl. for medical practitioners and glasses)
- ✓ Additional hospital insurance
- ✓ Prosthesis insurance
- ✓ Sickness daily allowance in the case of disability
- ✓ Daily allowance for care from level 1 or 3

## More help at home in the event of illness

An illness can trigger a chain reaction and impact on your entire family environment.

Processes you are used to do not work any more and the unusual situation is a burden and overwhelming.

We are there for you to ensure that that does not happen. We support not just parents of children under twelve during an inpatient stay in a hospital or in a care/rehab institution with home help. We also offer you this support when you are recovering at home – whether you have a child or are on your own.

## Save 30% more on prosthesis

Prosthesis is expensive – no question. However, for our insurants there is the formula for maximum savings on prosthesis: diagnosis-based fixed allowance plus an extra saving of up to 30% for dental services.

We can offer you these particularly favourable conditions by means of our partner, the German laboratory dent-net. dent-net stands for the assured quality of your prosthesis with a guarantee extended from two to five years.

## Acupuncture against the pain

Do you have persistent pain in your spine or your knees? Then an operation is not necessarily the only solution. We offer you a gentle alternative to traditional treatment methods

### With us, you can choose acupuncture as the catalyst for fighting pain if you:

- ✓ have chronic pain in the lumbar region
- ✓ suffer from chronic pain in one or both knee joints due to gonarthrosis



## Extra for you: special services and money back

- ✓ Home help in the event of illness, including for single persons
- ✓ Greater saving on cost of prosthesis
- ✓ Customised additional insurance at favourable conditions
- ✓ Acupuncture
- ✓ 80 % assumption of cost of special MRT and CT services
- ✓ 300 EUR reimbursement in the premium payment rate

## Innovative additional services in the case of MRT and CT

In the event of a cardio MRT scan, a cardio CT scan or a prostate MRT scan, we pay 80 % of the costs for you in the case of selected indications and partners.

### Up to 300 EUR premium repayment

If you have not required any service from us (apart from preventative measures) in the premium payment rate for a calendar year, you get a premium of up to 300 EUR back.





# MORE TRUST

We are very closely tied to our carrier company Merck. Accordingly, we are proud that more than 80% of the staff have placed their trust in our company health insurance fund. Read why here:

## **Dr. Frank Stangenberg-Haverkamp**

CEO and Chairman of the Family Council of Merck

My family and I trust the Merck company health insurance fund because, as part of our company, it combines insurance quality with tradition and innovation and has been offering us all very good health insurance cover for 130 years as an important social service of Merck.

Founded as a solidary group of the Merck employees, the colleague-to-colleague consulting continues to ensure fair dealings with each other today.



## **Katja Gilbert**

Head of Occupational Physician department

Since I started working for Merck, I have been insured with the company health insurance fund along with my whole family. The Merck company health insurance fund offers us a perfect combination of a comprehensive range of services and personal, individualised support.

As the Leading Occupational Physician, I appreciate the intensive cooperation between the company health insurance fund and the Occupational Health Management. With our joint projects, this is an advantage for the company and the staff.



## **Dr. Christian Schallermair**

Health Policy

My family and I have been insured with the Merck company health insurance fund since I joined the company 14 years ago and I am repeatedly impressed by the high level of expertise, customer orientation and kindness of our colleagues at the fund.

The Merck company health insurance fund has always used the creative scope granted by the legislative authorities in exemplary fashion for its insureds, be it through preventative measures, bonus programs or additional insurance offerings. Excellent availability and support that is always prompt and reliable are virtually a matter of course for our company health insurance fund.



# MORE CONTACT

Personal contact. Fast, individual solutions at all times. And benefits far beyond the usual range. We have all this to offer you.

## Are you interested?

Then become a member of Merck BKK now. Simply fill in the application form for membership together with the form for notice of termination and send them to us – and we'll take care of the rest!

Of course, your spouse and children can also be co-insured with us.



### Merck BKK

Frankfurter Straße 129  
64293 Darmstadt



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



[www.merck-bkk.de](http://www.merck-bkk.de)

### Your direct way to Merck BKK



**06151 72-2256**



### Opening hours:

Monday – Thursday 7 am – 5 pm  
Friday 7 am – 4 pm