

# BARMER

Innovative healthcare

## Starter Fit plus (S55)

Our top offer for trainees and students





## Your optional tariff Starter Fit plus (S55)

A deductible-based tariff tailored to your individual situation

Our optional tariff Starter Fit plus is aimed at young members who want to save money. Cashback of up to 200 euros is possible!

## The question of deductibles

The Starter Fit plus tariff is a deductible-based plan. That means for you: for certain services you contribute to the cost of treatment. You receive a cashback if you make no claims or only claim very little within a year. The optional tariff Starter Fit plus includes a personal contribution of 20 euros per claim, up to a maximum of 240 euros per year. But don't worry, the contribution per claim only applies if, for example, you get a prescription from a doctor, have to go to hospital or receive sickness benefit.

### **There is therefore no deductible for:**

- Visits to the doctor without a prescription
- Vaccinations
- Health screenings
- Dental services

## Example calculations

**Felix takes part in the Starter Fit plus tariff and does not make any claims during the year**

|                  |                  |
|------------------|------------------|
| Maximum cashback | <b>200 euros</b> |
|------------------|------------------|

In April of the following year, Barmer pays cashback of 200 euros.

**Michaela takes part in the Starter Fit plus tariff**

|                  |                  |
|------------------|------------------|
| Maximum cashback | <b>200 euros</b> |
|------------------|------------------|

The following claims result in a deductible:

|  |                 |
|--|-----------------|
| Two visits to the doctor with a prescription | <b>80 euros</b> |
| Preventive dental check-up                   | <b>0 euros</b>  |
| <b>Maximum deductible</b>                    | <b>80 euros</b> |

In April of the following year, Barmer pays cashback of 120 euros.

**Stefan takes part in the Starter Fit plus tariff**

|                  |                  |
|------------------|------------------|
| Maximum cashback | <b>200 euros</b> |
|------------------|------------------|

The following claims result in a deductible:

|  |                  |
|--|------------------|
| Hospital stay (13 days)                      | <b>260 euros</b> |
| Two visits to the doctor with a prescription | <b>80 euros</b>  |

Deductible actually 340 euros.

Stefan only has to pay 40 euros. Reason: The deductible in the Starter Fit plus tariff is limited to 240 euros. The basic cashback of 200 euros to be paid out is offset against the deductible requested.

## Nadja takes part in the Starter Fit plus tariff

|                  |           |
|------------------|-----------|
| Maximum cashback | 200 euros |
|------------------|-----------|

The following claims result in a deductible:

|  |                  |
|--|------------------|
| Two visits to the doctor with a prescription | 80 euros         |
| Cancer screening                             | 0 euros          |
| Tetanus vaccination                          | 0 euros          |
| Hospital stay (5 days)                       | 100 euros        |
| <b>Deductible actually</b>                   | <b>180 euros</b> |

Actually, Nadja should pay 180 euros. The basic cashback of 200 euros to be paid out is offset against the deductible requested. In April of the following year, Barmer pays cashback of 20 euros.





## Do the things you enjoy

Life is good to you. So why not enjoy it to the fullest? This is exactly the idea behind the Starter Fit plus tariff.

You live your life and we give you a great cash back on top – up to 200 euros. Allow yourself some freedom – we will too.

## Last but not least

You can always count on us when it comes to your health. After all, having fun doesn't mean you can't do something for your health. So let us know if we can help you with that. When it comes to the prevention and treatment of illness and the payment of medical expenses, we do everything possible to make sure you are well insured.

**Let us know what we can do for you. We are always pleased to be at your service.**

# We're here for you!

## English Service Hotline

Available 24/7 to support all enquiries

+49 (0)800 333004 99-6666\*.

If you are abroad, call us on +49 202 568 99-6666\*\*.

## Meine BARMER

Take care of important things from home and on the go

[www.barmer.de/meine-barmer](http://www.barmer.de/meine-barmer)

## BARMER Teledoctor\*\*\*

Medical advice and second opinions from qualified doctors

+49 (0)800 333 35 00\*

[www.barmer.de/teledoktor](http://www.barmer.de/teledoktor)

## Social media

[www.barmer.de/facebook](http://www.barmer.de/facebook)

[www.barmer.de/youtube](http://www.barmer.de/youtube)

[www.barmer.de/instagram](http://www.barmer.de/instagram)

\* Calls from the German landline and mobile network are free of charge.

\*\* Calls are charged at the rate of the telephone provider you select.

\*\*\* For more information about the Teledoctor visit: [www.barmer.de/teledoktor](http://www.barmer.de/teledoktor).