

## Health care

Health is our greatest good and your insurance should ensure that you get the coverage that you need.

### Public health care insurance (GKV)

Roughly 90% of people living in Germany are insured through the GKV, but GKV does not equal GKV. There are vast differences in prices and benefits, depending on the provider.

### Private health care insurance (PKV)

PKV is not for everyone – for legal reasons but also for cost reasons. Similar to GKV: PKV does not equal PKV and differences are manifold.

### Private supplementary health insurance

Whether you are in the GKV or PKV, everyone has the possibility to supplement his or her health care plan with private options. The most common supplement is dental care, where you pay a little extra each month to enhance your plan with dental care.

### Nursing care insurance

Coverage for when you are so severely ill that you need to be in a nursing home or receive nursing care at home.

### Accident insurance

What many do not know: the public accident insurance only covers work related accidents. For everything that happens in your free time (e.g. sports, hobbies), you need a private accident insurance.

### Hospital daily cash

Simplified speaking: you receive a daily payment for every day that you need to be in a hospital.

### Illness daily cash

Simplified speaking: you receive a daily payment for every day that you are a ill.

### Dread and disease insurance

A specialised product to cushion long-term and reoccurring costs due to diseases such as cancer or chronic illnesses.

## Pet health insurance

Every pet owner knows: medical care for your non-human family members can quickly be very costly. Especially if you happen to have bigger animals such as horses. The pet health insurance helps you cover those costs.

These are the recommendations we give regarding health care:

### Health care

Mandatory	Health insurance Nursing care insurance
Strongly recommended	Accident insurance Illness daily cash
Recommended	Hospital daily cash Dread and disease insurance
Situational	Private supplementary health insurance Pet health insurance