



Private Comprehensive Health Insurance

Sicher Sicher Top Best Product

VIP Private, corporate, industry, and specialty insurance broker | Sicher Sicher GmbH

We offer insurance solutions of the whole insurance market including the Lloyd's syndicates. Our clients benefit from our knowledge and experience in handling claims.

The tariff in the table below fulfils the requirements of § 257 Abs. 2a of the SGB (Social Insurance Law) 5 and § 193 VVG (Insurance Contract Law) as requested by the immigration office.

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** Only available to Koreans and their family members.*

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|---------------------------------------|---|
| Hospitalization | |
| | 100 % Free choice of hospital |
| | 100% Accommodation in a single bedroom. |
| | 100 % Treatment by the physician on duty or chief medical officer |
| | 100% Cover of costs for patient transport to and from the nearest suitable hospital without mileage limitation |
| At the Dentist | |
| Dental treatment | 100% of the expenses for dental treatments |
| Dentures | 80% of the expenses. Max. 5.000 € per year. After 5 years contract, no limit applies. For prosthetic work, including, crowns, partial crowns, synthetic and ceramic facings as well as veneers, prosthesis, bridges, and pivoted teeth, implantology services, including the surgical services performed within this context, e.g., |
| Professional teeth cleaning | 100% |
| Orthodontics | 100% of the expenses for orthodontic services till the age of 18 |
| At the Doctor | |
| Treatment | 100% free choice of a licensed doctor irrespective of whether they are community-based or working in hospital outpatient departments or medical care centres and an alternative practitioner within the meaning of the German Alternative Medical Practitioners Act (HeilprG). |
| Remedies and medicines | 100% of the expenses are covered |
| Naturopath | 100% of the expenses covered. Free choice of a licensed alternative practitioner within the meaning of the German Alternative Medical Practitioners Act (HeilprG). |
| Medical Aids | 100% of the expenses are covered |
| Visual Aids | 100% of the expenses for: Lenses, frames and contact lenses. if the visual aid was prescribed by an ophthalmologist or there is a refraction measurement that was taken by an optician. Max. 300 € every 24 months |
| Surgery for Visual improvement | 100% of the expenses. The medical services also include surgical measures to correct visual acuity (e.g., lasik, lasek or lens implants). |
| Transport & Rides | 100% of the expenses are covered |
| Precautionary Check-ups | 100% of the expenses are covered |
| Vaccination | 100% of the expenses for vaccinations recommended by the Standing Committee on Vaccination of the Robert Koch Institute, vaccinations against Hepatitis B and vaccinations for travel that can be charged in accordance with the valid German scale of medical fees (GOÄ), including the expenses for the vaccine |
| Psychotherapy | 100% of the expenses are covered |
| Sociotherapy | 100% of the expenses are covered |
| Physiotherapy | 100% of the expenses are covered |

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| Maternity and childbirth | 100% of the expenses in- and outpatient service is covered including parental nutrition | |
| Refund of insurance fees | None (Even the medical benefits have not been used.) | |
| Reimbursement factor | No limit | |
| Waiting period | None | |
| Health examination | None | |
| Health questions | None | |
| Minimum contract period | 1 year (Annual automatic renewal**) | |
| Maximum contract period | No limit | |
| Scope of cover | Worldwide without limitation of countries maximum for 6 months (incl. home country Korea) | |
| Self-participation per year | None | |
| Sample ages | Monthly health insurance fee * | Monthly care insurance fee (if required) |
| Up to 18 | 224.37 € | 48.28 € |
| 20-year-old | 252.53 € | 49.99 € |
| 30-year-old | 330.30 € | 60.25 € |
| 40-year-old | 336.06 € | 74.73 € |
| 50-year-old | 418.99 € | 97.11 € |
| 60-year-old (max. inception age: 64y) | 561.63 € | 135.17 € |
| * After deduction of employer subsidy | Employer's maximum subsidy for private health insurance: 471.32 € per month / for care insurance: 99.23 € per month (Stand 2025) <ul style="list-style-type: none"> Calculation for employed: The employer pays half of the actual contribution, up to the stated maximum amount. (For example, 30-year-old employed person's monthly co-payment fee: without care insurance 165.15 € / with care insurance 195.28 €) Self-employed individuals and business owners pay the monthly fee in full themselves. | |
| ** Cancellation | <ul style="list-style-type: none"> For the cancellation, written notice must be submitted 3 months before the end of contract and incoming insurer's official coverage confirmation. Returning home country, Korea. (Special cancellation period of one month applies: based on departure from Germany, the last day of the month(actual application may vary depending on the date of cancellation notice) <ul style="list-style-type: none"> Required: Copy of one-way air ticket and de-registration certificate of residence | |

The proposal prepared by Sicher Sicher GmbH is a high-level summary for decision makers. It includes the main categories of coverages, premiums, and a cancellation clause.

Insurance service for our client

In accordance with the legal requirements as an insurance broker according to §61-63 VVG (German Insurance Contract Act), the agreements and arrangements made with client, insurance will be checked, compared, and offered in our client's interest based on coverages and premium.

We take care of all postal / electronic correspondence and prepare a high-level of decision-making template for you and execute your decision. In case of claim, we take over the entire claim handling in your interest and send you essential updates, as well as the final information when the claim is settled. The insurer information will be disclosed after insurance broker delegation of authority via signed mandate. The mandate format will be offered by Sicher Sicher GmbH.

If you have any questions, please do not hesitate to contact us.

Best regards,
Peter Hawranke



Chief Operating Officer Europe
Professional Bachelor of Insurance & Finance CIC
Ausbilder für Berufe im Versicherungs- und Finanzbereich gemäß § 6 AEVO