



Study Secure Premium

Comprehensive health insurance for students

Why ottonova is right for you.

ottonova is the only health insurance to offer a fully digital service.

We want to make your life easier. So we offer plenty of different services to help you stay healthy – with no extra effort required from your side.



Check-ups and preventative appointments? Done.

Preventative health appointments are important. But not everyone remembers them by themselves. Starting now, we'll regularly remind you to schedule your check-ups. Our Concierge can also set up these appointments for you, at no extra cost.



Your Personal Concierge team.

ottonova is 100% digital. Our app is your new headquarters for information, help and support, in all aspects relating to your health.



Never wait for your money again.

Take a photo of your invoice with your ottonova app and get your money back – fast. It is rarely needed to pay in advance.



Perfectly organized – without any paperwork.

Access your documents easily in the ottonova app. Enjoy lightning-fast reimbursements already from day one. Important health milestones, like doctor's appointments, are saved chronologically in your timeline.



The Digital Doctor's Visit.

Don't bring your cough to the waiting room. Starting now, you can use the Digital Doctor's Visit and receive diagnoses, sick notes and prescriptions via telemedical consultation.



Covered worldwide? Sure!

Enjoy being secure with worldwide cover for up to 6 months a year. In all EU countries, as well as Norway, Iceland, and Liechtenstein, you also have no time limitation for your health coverage.



AES256-GCM
Encryption



Data Center
in Germany



Authorized
by BaFin



With ottonova your health is in the best hands.

Whether you're looking for premium cover, optimum value for money or top-of-the range protection – our high-performing tariffs offer you accommodation in a double room or a private room, treatment by the chief physician and a full range of services for high-quality prosthetic teeth.

Ambulant		Study Secure Premium
Outpatient medical treatment	This refers to outpatient treatments from a doctor. This also includes outpatient treatments in a hospital.	Yes
Direct specialist treatment	<p>If you need treatment from a medical specialist in the Study tariff, you should first visit a primary physician and obtain a referral or use the ottonova Concierge service. This is a condition for full reimbursement of the invoice amount.</p> <p>ottonova tip: The Concierge Service in your ottonova app will be happy to inform you whether a direct visit to a medical specialist is recommended.</p> <p>You can directly go to the following medical specialists: ophthalmologists, dentists, gynecologist, psychotherapists.</p>	<p>Primary physician principle</p> <p>100 % reimbursement with referral by primary physician or use of the ottonova Concierge-Service – otherwise 80 %</p>
Physician's fee rates for out-patient services	Physicians bill their services according to a fee schedule. The 3.5-fold value applies as the maximum rate. Higher billing is possible in individual cases.	Yes up to 3,5-fold
Dressings and medication	<p>Medications and dressings like compression braces, bandages, casts and other related materials prescribed by doctors or dentists.</p> <p>ottonova advantage: We cover not only prescription-required medications, but also contraceptives (up to age 21).</p> <p>If dressings or medications are prescribed by a specialist, you will be reimbursed in full if your specialist visit has been referred by your primary physician or confirmed by the Concierge Service.</p> <p>ottonova tip: The concierge service in your ottonova app informs you whether a direct visit to a specialist is recommended. If yes, you will receive the confirmation digitally and can go directly to a specialist. This saves you time and money.</p>	<p>Primary physician principle</p> <p>100 % reimbursement with referral by primary physician or use of the ottonova Concierge-Service – otherwise 80 %</p>
Ambulance Transportation Costs	<p>In an emergency, it's important to get to the next hospital or closest doctor as quickly as possible. This can be achieved with emergency or medical transport, like an ambulance, or helicopter.</p> <p>ottonova advantage: Even rescue operations up to €2,500 will be reimbursed. Also in case of certified inability to walk.</p>	Yes rescue costs up to €2,500
Vision (i.e. glasses, contact lenses)	ottonova covers the cost of vision aids, when these aids (e.g. glasses or contact lenses) are prescribed by a doctor or according to a vision test by an optician.	Yes up to €100 every 24 months
Medical Aids (i.e. hearing aids, wheelchairs)	<p>Medical aids include hearing aids, prosthetics or wheelchairs. They should help patients with their every day lives, or help them through the healing process.</p> <p>ottonova advantage: We offer an open catalog of medical aids. This means that we don't want to restrict your selection of medical aids, but rather allow you to benefit from every possible innovation and development.</p> <p>ottonova tip: Please be sure to request your required medical aids through the ottonova Concierge Service when they are more expensive than €500 – this saves you time and money, and will help you to receive the best quality items.</p>	<p>Yes</p> <p>up to €500 for medical aids, 100 % with permission above €500, otherwise 60 %</p> <p>Hearing aids:</p> <p>up to €1,500 per hearing aid once per contract period, with BAHA (hearing aid implant) up to €4,000 per hearing aid.</p> <p>Shoe inserts:</p> <p>2 pairs every 36 months. Custom orthopedic shoes: 4 pairs every 36 months, minus €100 per pair</p>
Remedies (i.e. Massages, occupational therapy, physiotherapy)	<p>Natural healing methods are treatments for the body, like massages, physiotherapy, heat treatments or light therapies. Speech therapies, occupational therapy and podiatry therapies are also included. We use the comprehensive "Bundesbeihilfeverordnung" (regulations on federal assistance) as a specific orientation.</p> <p>Remedies must be prescribed by a physician.</p> <p>ottonova tip: The Concierge Service in your ottonova app will be happy to inform you of the exact details.</p>	Yes

Ambulant

Study Secure Premium

Alternative medicine – administered by a doctor	<p>We reimburse special alternative medicine treatment methods outside the basic spectrum of treatments, when they are administered by a doctor.</p> <p>If you need treatment from an alternative practitioner in the Study tariff, you should first visit a primary physician and obtain a referral. This is a condition for full reimbursement of the invoice amount of the natural healing methods.</p> <p>If you are not sure, please contact the ottonova Concierge service.</p>	<p>Primary physician principle</p> <p>100 % reimbursement with referral by primary physician or use of the ottonova Concierge-Service – otherwise 80 %</p>
Psychotherapy	<p>Psychotherapy can be carried out by psychiatrists or non-medical psychotherapists. In order to clarify whether psychotherapy makes sense and whether the therapist is right for you, up to five so-called probationary sessions are initially conducted.</p> <p>ottonova advantage: Compared to many other private health insurers, we reimburse psychotherapy with no annual session limit.</p>	<p>Reimbursement per session</p> <p>for session 1-25, 50 % reimbursement per session after 25 sessions, max. 5 probationary sessions</p>
Prenatal courses, pregnancy and postnatal therapy	<p>The stress and strain of childbirth can be lessened by prenatal courses, pregnancy and postnatal exercises.</p> <p>ottonova advantage: In contrast to many other insurers, we reimburse these costs. We know how important this moment is in your life, and we want to support it as much as possible.</p>	Yes
Birth centers	<p>If you would like to give birth in a birthing center, these services are also eligible for reimbursement.</p>	Yes

Stationary

Study Secure Premium

Attending physician	Depending on your tariff, you can choose whether you would like to be treated by stationed physician, an affiliated physician or a head physician. Treatment by a head physician can be important, for example, if a particularly complex therapy is necessary.	Free choice of physician including chief physician
Better accommodation	We want to ensure that in case you are hospitalized, you heal as quickly and efficiently as possible. The most important factor here is quality rest. Therefore, depending on the tariff, the two-bed room is insured.	Double room
Physician's fee rates for inpatient services	Physicians bill their services according to a fee schedule. The 3.5-fold value applies as the maximum rate. Higher billing is possible in individual cases.	Yes up to 3,5-fold
Private clinic	Private clinics are not part of the state hospital plan and are not paid by the statutory health insurance. They usually promise very high-quality treatments and special comfort. ottonova advantage: We also pay for treatment in private clinics up to 150 % of the costs that you may incur in a so-called planned hospital.	Yes up to 150 % in accordance with the Hospital Remuneration Act (Krankenhausentgeltgesetz) or Federal Hospital Rate Regulation (Bundespflugesatzverordnung), €150 personal cost per day
Replacement daily hospital benefits	We will pay you a substitute daily hospital allowance in the event of acute inpatient treatment, provided you do not make use of insured elective inpatient services or services provided by a medical consultant. The substitute daily hospital allowance is not paid for rehabilitation measures including follow-up treatment.	€60 in the event of renunciation of private medical services €20 in the event of renunciation of accommodation in a double room
Acute inpatient psychotherapy without required pre-approval	Acute inpatient psychotherapy does not require pre-approval, unless it takes place in mixed hospital institutions.	Yes except for "mixed hospital institutions"
Stationary transport costs	In an emergency, it is important that you are taken to the nearest hospital or doctor as quickly as possible. This can be done, for example, as a rescue and ambulance transport by ambulance or helicopter. ottonova advantage: Rescue costs are also covered up to €2,500. A rescue serves to free you from a situation in which there is a danger to your life and limb.	Yes
Treatments in mixed sanatoriums without approval requirements	In so-called mixed hospitals you will be treated as in a "normal" hospital. ottonova advantage: You only need prior authorization if it is psychotherapeutic treatment. ottonova tip: For a possible authorization please use the ottonova concierge service.	Yes except for "mixed hospital institutions"

Dental

Study Secure Premium

Dental treatment	The goal of dental treatments is to ensure that your teeth stay healthy. Oftentimes, these treatments include fillings or root canals.	100 %
Dental prophylaxis	Dental prophylaxis includes caries risk diagnostics, fissure sealing and other prophylaxis.	100 % excluding professional dental cleanings
Dental replacement treatments (incl. inlays and implants)	Dental prostheses include, for example, implants, crowns, inlays, onlays, bridges or dentures.	70 % up to € 500 per insurance year together with orthodontics and dental services
Dental technical services and coverage	Dental technical services are covered within the scope of the respective treatment, regardless of whether the dentist performs them himself or they are performed by an external laboratory. The reimbursement rates for the respective type of treatment (dental treatment, dentures, orthodontics) apply here. ottonova advantage: We chose to forego the usual complex pricing schemes for dental technical services, and instead we reimburse according to the statutory regulations up to a reasonable limit.	70 % up to € 500 per insurance year together with dentures and orthodontics
Orthodontia	Orthodontics often corrects misaligned teeth or jaw problems with braces. If you have any questions about orthodontic services, please simply contact the ottonova concierge service.	up to 70 % up to € 500 per insurance year together with dentures and dental services and if treatment begins before the age of 18 and from KIG 3
Dentist's fee rates for dental services	Dentists bill their services according to a fee schedule (German GOZ). The 3.5-fold value applies as the maximum rate. Specialists, however, also charge fees above this maximum rate.	Yes up to 3,5-fold
Reimbursement for "Healing and cost plan"	It is common practice for dentists to prepare a cost estimate ("Heil-und Kostenplan") before providing dental prostheses. To protect you from excessive costs, we recommend that you submit a treatment and cost plan for an amount of €1,000 or more. ottonova advantage: We will reimburse you 100 % for a treatment where the cost plan is submitted prior to treatment.	100 %

Additional Full-Insurance Subjects

		Study Secure Premium
Follow-up treatment (outpatient and inpatient)	<p>After hospitalization, e.g. in the case of severe illnesses with operations, rehabilitation measures in special clinics or outpatient facilities can significantly accelerate recovery. This is referred to as follow-up treatment. Please note that this should be prescribed by your attending physician and usually begin no later than four weeks after the end of your hospital stay. In addition, you may be entitled to have the follow-up treatment covered by a statutory rehabilitation provider (e.g. the statutory pension insurance). You are welcome to contact our concierge service at any time to clarify any questions regarding the assumption of costs.</p> <p>ottonova advantage: We reimburse medically required follow-up treatments, when no other insurance providers will.</p>	Yes
Additional rehabilitation measure (including outpatient and inpatient therapies)	<p>Other rehabilitation measures are, for example, cure and sanatorium treatment and are generally reimbursable up to a maximum amount. You may be entitled to have the rehabilitation measure covered by a statutory rehabilitation provider (e.g. statutory pension insurance).</p> <p>ottonova advantage: We reimburse medically necessary rehabilitation measures if no other funding body assumes costs.</p>	Up to €1,500 within 36 months
Preventive medical checkups without age limit	Many diseases can be detected more quickly and treated more successfully through preventive examinations. We cover all examinations that are also covered by the statutory health insurance and even waive the age limits provided for there.	Yes
Protective	We cover the required protective vaccinations (e.g. measles or tetanus) recommended by the Robert Koch Institute (STIKO).	Yes except for travel vaccinations
Digital Health Applications	Digital health applications (DiGA), usually apps, can help you identify and treat certain diseases. Please note that we will only reimburse these if they have been prescribed by your doctor or psychotherapist and are included in the official DiGA list of the Federal Institute for Drugs and Medical Devices. Expenses incurred for the use of digital health applications (e.g. so-called Wearables) are not reimbursable.	Yes Reimbursement up to the amount also paid by the GKV
Recovery allowance	The recovery allowance is paid after an inpatient stay in hospital and after a certain period of incapacity for work. It serves as financial support during your recovery process.	€1,500 for inpatient medical treatment of at least 14 calendar days and an inability to work of at least 90 days
Insurance protection for travel outside of the European Economic Area (EEA)	<p>If you're a frequent traveler, it's very important to have travel insurance. Our insurance plans provide you with this coverage even worldwide</p> <p>ottonova advantage: While the conventional coverage period is 1 month, with us you are protected worldwide for at least 6 months without any additional premium.</p>	Yes 6 months at no extra charge
Insurance protection for travel within the European Economic Area (EEA)	<p>When you travel or relocate to another country within the EEA, you are completely covered for 6 months without any additional premium. After that, you can decide whether reimbursements according to German law are sufficient for you or whether you want full coverage for a premium surcharge.</p> <p>ottonova advantage: With us, you are covered "at German prices" throughout the EEA without any time limit.</p>	Yes unlimited cover according to German medical fee schedule (German GOÄ)
Repatriation back to Germany	<p>Individuals who falls ill abroad may have to be transported back to Germany if adequate medical care is not guaranteed in the country of residence.</p> <p>ottonova tip: Please do not organize the return transport on your own, but leave the organization and implementation of the return transport to us via our Concierge service.</p> <p>ottonova advantage: Even if you have to stay more than 14 days in a hospital abroad, we can transport you to Germany upon request.</p>	Yes organised by ottonova
Waiting period	The waiting period is the time at the start of your insurance during which no costs are reimbursed in order to protect the collective.	<p>3 months for dental services, except for prophylactic services</p> <p>8 months for childbirth and outpatient psychotherapy</p>
After the studies (continuation)	Continuation in another tariff takes place without a new health check and without waiting periods, provided that you have applied for it no later than three months after the cessation of insurability.	Yes



Dies ist eine Zusammenfassung der Leistungen mit einem Überblick zu Höchstsätzen und Kürzungen. Bitte beachte, dass diese Übersicht nicht abschließend ist. Es gelten vorrangig jeweils die Tarif- und Versicherungsbedingungen sowie die Bedingungen des Versicherungsvertrages. Darin findest du alle Einzelheiten wie z.B. konkrete Leistungsvoraussetzungen und -beschränkungen.

This is a summary of the coverage details. Please note that this table is not conclusive. You will find all tariff-details such as the concrete requirements and limitations for the reimbursement in the tariff and insurance conditions of the respective tariff.

The English translation is a non-binding version for your information only and has no legally binding character. The contract language will be German only. The terms and conditions of the individual insurance contract shall prevail and apply.