



You need **security** right from the start?

Starting over in a new country is an exciting stage in one's life and, at the same time, sometimes a real challenge due to the unfamiliar language and cultural differences. Therefore it is important to have a reliable partner on your side. We are happy to support you in all questions with regard to health as well as health and social insurance issues.

You have someone here you can turn to in confidence – your personal consultant, who will be glad to advise you in English, if desired. They will take their time and provide you the good feeling of doing the right thing for your health from the outset. They turn benefits into customised solutions that suit your needs. That's what makes us an outstanding health insurance provider and gives you the reassurance of being in good hands.

SBK at a glance

- Over 100 years experience
- Over 1 million people insured
- Over 100 branches in Germany
- A health insurance provider open to everyone
- International experience through providing services to global player Siemens

Multiple awards: Experts and customers alike give us top ratings on a regular basis. This makes us one of the best health insurance providers of Germany. What distinguishes us? Uncompromising quality provided over many years. <https://sbk.org/auszeichnungen> (German only).

We are on your side. From person to person.

Health care made personal.

SBK
Siemens-
Betriebskrankenkasse

Want to feel you are in good hands?

- **Personal Specialist and Hospital Search:** When choosing a suitable specialist, your personal consultant will provide orientation and help you feel secure in your decision. A database used exclusively by us will reveal which specialised and qualified physicians and hospitals suit your needs. Your information head start: specialist physician recommendations.
- **SBK Appointments Service:** Have the SBK Appointments Service conveniently schedule visits with an expert suitable for you – this way you will save valuable time and will be treated by doctors who can also speak foreign languages.
- **SBK Health Account:** Gather new strength with our exclusive Balance Days, a high-quality short trip combined with a selected health programme, or do health courses taking place in your vicinity – you can receive a grant up to twice a year. If you do something for your health, the Bonus Scheme rewards you with an attractive annual bonus.
- **Alternative medicine:** Alternative medicine is your choice? In this case your personal consultant will provide you with all the options as well as qualified doctors and therapists. With homoeopathic treatments we will pay the full costs, from anamnesis to therapies, with all cooperating contract partners. We will even share the costs for treatments by qualified osteopaths with you.
- **SBK-RückenWind:** Our holistic programme in combination with a selected coach will help to restore lasting strength to your back. Your benefit: a strong, relieved back.
- **Online Service:** Gain valuable time for yourself by sending us sick notes and study certificates simply via our smartphone app – postage-free and direct.
- **SBK Overseas Consulting:** Whether holidays, business travel or a visit to your home country – whatever your goals are, our consulting service keeps you well-informed. Even before the trip you will receive comprehensive advice and you will be reimbursed for our share of the costs of travel vaccinations. In the destination country we will inform you about local German and English-speaking doctors – to get quick help when it really matters.
- **Pregnancy extras:** Expectant mothers receive allowances for doing a toxoplasmosis test and for nuchal translucency screening as well as for midwife on-call services with contract midwives. In addition, you will be able to make use of the 24/7 SBK Health Helpline for Expectant Mothers & Children whenever you have health-related questions so that you can always rest assured.
- **Additional check-ups for children:** In order to complement the statutorily provided services, SBK will also pay for three additional important check-ups with contract doctors – called U10 (at age 7-8), U11 (at age 9-10), and J2 (at age 16-17). This will help you have consistent control over your children's development and enjoy complete preventative measures.

You can have all that. With us, you are in the best hands.

Do you have any further questions or would you like to receive detailed personal advice? Use our **SBK Prospective Client Hotline: 0800 0 725 725 700 7** (free of charge*).

Find out more about SBK services: sbk.org/en/sbk-benefits

* Within Germany only; please dial +49 89 444 570 90 to reach us from abroad. The call will be subject to the respective telephone carrier's charges.