



Living
health.

Health and accident insurance
for upper austrian federal state employees

A photograph of two women sitting at a table in a bright, modern office setting. The woman on the right is smiling and looking towards the woman on the left. The woman on the left is seen from the side, looking towards the first woman. They appear to be in a professional conversation. A white speech bubble containing the text 'Superior service.' is positioned in the center of the image. In the foreground, there are some papers and a small box with the word 'FERMENT' visible.

**Superior
service.**

Your health care

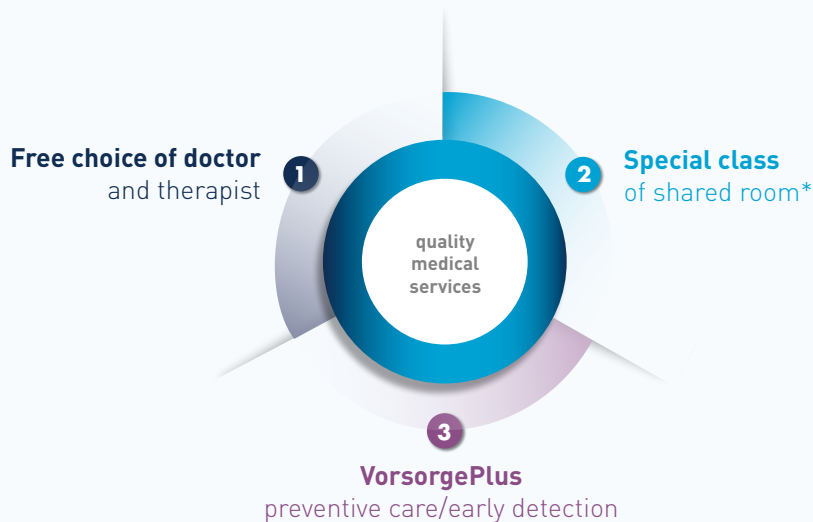
Health and Accident Insurance for Upper Austrian Federal State Employees is a reliable, competent and high-performing partner for maintaining and restoring the health of all of its members. Upper Austrian Federal State Employees are covered by the KFL health and accident insurance.

This folder provides a brief overview of the most important benefits and special features.

High-quality range of benefits

The deductible pays off by being able to offer the highest medical health services in all matters. This begins with preventive care and encompasses all specialist areas.

The most important examples are:



***However, not a single room for hospital stays**

Please note:

Eligibility for entitlement to the special class (shared room) is possible at soonest after a 6-month KFL insurance period (waiting period), for children only after the age of 10.

Additional prevention and early detection offerings (Active health (GVA), dental prophylaxis, health check, etc.)



**Proven
care.**

Settlement & Deductible

KFL members are what are called “self-payers” for medical services (except for hospital stays). This means you receive the bill from doctors or other service providers to your private address. You must settle these independently and send to KFL for reimbursement. The simplest and fastest way for you to submit bills is via eService (e-service.kflooe.at).

You will receive the recognised amount (90% of the scale of charges) immediately transferred to your account and always know which services were billed at which rates.



Information sheets and forms for download can be found at the information platform at online.kflooe.at.





**Top-class
consultancy.**

What about the remaining 10%?

KFL members pay a deductible. Hospital stays in the general fee category as well as all treatment costs as a result of accidents at work are exempt from this 10% deductible.

Supplemental insurance

Coverage of the deductible is possible by taking out private supplementary insurance. With UNIQA, Merkur and Vienna Insurance Group, a direct settlement of the deductible is ensured by KFL.

With Merkur and UNIQA, there is a group scale specially adapted to the range of services offered by KFL.

Information on this can be found at your employee representation (State Labour Committee, Central Works Council, Central Committee).

merkur
VERSICHERUNG

 **UNIQA**



Co-insured children

Of course, your family members are also important to KFL. As a rule, children can be co-insured until they reach the age of 18. However, they may be co-insured at latest until they reach the age of 27 if they are in school or vocational training, receive family allowance and do not have their own compulsory insurance.

If the second parent has health insurance with another insurer, children are insured twice and there is a choice before each treatment (in the case of hospital stays, the parents' health insurance funds must be indicated).

Premium surcharge

- **For self-insured spouses**
- **For cohabitants**
- **Registered partners in institutional care**

For a premium surcharge, KFL-members can also co-insure their partners, who are themselves insured with another insurance provider, in the special class benefit (shared room) for inpatient hospital stays.



Security on holiday

On the back of the e-Card is your European Health Insurance Card (EHIC). The EHIC replaces the foreign health insurance certificate on holiday trips to EU member states, EEA states, Switzerland, Great Britain, Northern Macedonia, Serbia, Montenegro and Bosnia-Herzegovina.

For up-to-date information on the countries where the EHIC is valid, please visit www.chipkarte.at/ekvk.

For all other stays abroad, please obtain information from the KFL or on our information platform online.kflooe.at before starting your holiday.

We are happy to advise you!

Health and accident insurance
for upper austrian federal state employees
Promenade 28, 4021 Linz

Business hours

Monday to Friday from 07:00 a.m. to 1:00 p.m.

By telephone

Monday to Friday: 7:00 a.m. to 1:00 p.m.

Monday, Tuesday and Thursday:

2:00 p.m. to 4:00 p.m.

General information

[0732 7720 13850](tel:0732772013850)

info@kflooe.at

Accounts

[0732 7720 13860](tel:0732772013860)

**Sick and fit notes,
Active Health (GVA), wellness and rehab
Senior consultant appointments
Sickness benefit**

[0732 7720 13870](tel:0732772013870)

krank_gesund@kflooe.at

Insurance / Co-insurance

[0732 7720 13840](tel:0732772013840)



Make it easier online

The right time to take advantage of this offer! www.kflooe.at

The protected information platform offers a wide range of information about your health.

In the eService area, various processes, particularly for submission of bills, are available around the clock.



**Information
Platform**



**Submit bill
eService**

KFL



**Living
health.**

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state employees

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OÖGF
OÖ. Gesundheitsfürsorge