

Health and accident insurance  
for Upper Austrian municipalities



# Welcome

Free choice of doctor  
and therapist with cost  
transparency



Top service  
in processing

Special class of  
shared room



VorsorgePlus  
Prevention/early detection

# ... for your health & accident insurance!

You are insured in one of the most modern health insurance organisations in Austria and jointly with more than 50,000 members of the Upper Austrian municipalities and associations of municipalities.

**We see our task as maintaining, restoring and improving the health of our members in the best possible way.**

Optimal protection for accidents that arise in direct connection to your occupation. Beyond this, accident services include, among other things, accident curative treatments, protective vaccinations, care for occupational diseases and pension benefits.

**Being well-informed means saving costs – and therefore money.**

Ihr KFG-Team!





[www.meinekfg.at](http://www.meinekfg.at)

# Service reimbursement

Meine  
KFG

The simplest way  
to submit a bill!

Online portal:  
[meinekfg.at](https://meinekfg.at)

Login:  
+ ID Austria  
+ National insurance number  
and password

Meine  SV

Service portal:  
[meineSV.at](https://meineSV.at)

Login:  
+ ID Austria

The reimbursement form  
can be obtained from your  
employer or to download:  
[meinekfg.at/downloads](https://meinekfg.at/downloads)

A screenshot of a reimbursement form titled 'Rechnung einreichen'. It includes a header with 'KFG' and 'Alle betreten'. Below the title, there are instructions and a list of fields to be filled out: 1. Sozialversicherungsnummer, 2. Geburtsdatum, 3. Rechnungsdatum, 4. Rechnungslegung in Euro, and 5. Leistungsnummer. There are also checkboxes for 'Karte zur Rechnung mit Formular anfordern' and 'Rechnungsbetrag eingetragene Leistung nicht anfordern'. A 'KFG' logo is visible in the bottom right corner.

Supplements:  
+ Original bill  
+ order  
+ approval + note

Online

By Post

# Simply more

## Supplementary group insurance with 100%

Coverage of the excess (10%) is possible by taking out private supplementary insurance.

It always pays to invest in your health with foresight.



Request quotes  
On the online portal [meinekfg.at](https://meinekfg.at)  
or from your employer

**merkur**  
VERSICHERUNG

 **UNIQA**

**WIENER  
STÄDTISCHE**





## FAQ

### **Do I have to submit my medical bill myself to KFG?**

You can submit bills through your personal online portal [meinekfg.at](https://meinekfg.at) or through the service portal [meinesv.at](https://meinesv.at). Submission by post is also available. To do so, use the reimbursement form. [↓ meinekfg.at/downloads](https://meinekfg.at/downloads)

### **Will every medical bill be compensated to 90%?**

No, only 90% of the recognised rate will be reimbursed. For private consultants, an increased deductible is to be expected.

### **Do I have to pay the 10% excess myself?**

Yes, if the excess is not covered by a supplemental group insurance (see "Simply more").

### **Are my co-insured dependants entitled to benefits?**

Yes, if a family member already has a co-insurance entitlement or does not carry their own insurance through another insurance company. Check your current benefit entitlements and that of your co-insured family members at [meinekfg.at](https://meinekfg.at) or [meineSV.at](https://meineSV.at).

### **I am sick. Does a sick note come directly from KFG?**

With the new eService for contractual employees, the notification of unfitness to work is automated by the health insurance fund doctor to KFG. For a sick note by a private consultant, you must promptly send it to KFG yourself. In any case, you must inform the employer.

### **What costs are covered for dentistry and orthodontics?**

KFG offers a comprehensive range of dental services. In addition, you and your co-insured dependants receive a preventive dental allowance once per calendar year. In the area of dental prosthetics (crowns, etc.), we recommend discussing the costs with your dentist before starting treatment. Find the "Treatment cost plan" form on the homepage [↓ meinekfg.at/downloads](https://meinekfg.at/downloads).

### **What costs are covered for curative massages?**

The KFG benefit programme includes an annual flat rate for curative massages for the primary subscriber. In the case of a commercial massage therapist, the costs are reimbursed up to a maximum amount of 380 euros per calendar year for curative massages.

### **I would like to have a preventive health check-up.**

#### **Is there an allowance?**

Yes, once a year. Preventive medical examinations by registered doctors are reimbursed at 100% according to the scale of charges. Find out more about our VorsorgePlus programme!

### **Is my old eCard still valid?**

Yes, your eCard will only be exchanged after the European Health Insurance Card expires. You may continue to use your card. Presenting the eCard checks your and your dependants' current insurance entitlement.



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