



“Your health at a glance – our comprehensive screening scheme.”

Diana Lochmann, personal SBK consultant

We are on your side.



Health checks for women

An overview by Diana Lochmann, personal SBK consultant.

Is your health important to you? It is to us, too. Regular health checks help ensure that health risks and diseases are detected early on. As an SBK customer, you benefit from our screening scheme, which goes beyond the scope of statutory requirements.

What benefits does the SBK provide?

We cover the full annual costs of Discovering Hands breast cancer screening, for example, and we also contribute towards the costs of skin cancer screening for people aged under 35.

A detailed overview of all available screening services can be found at **sbk.org/health-checks**, as well as plenty of information on the types of examinations available so that you can weigh up the benefits and risks of the screenings.

My tips for you: take advantage of our offers for a personal consultation.

- Our **SBK Health Telephone** on **0800 072 572 570 00** (free of charge*) offers you a direct line round the clock to medically trained staff and practitioners who are on hand to answer all your medical enquiries.
- The **SBK Appointments Service** will quickly and easily set up an appointment according to your requirements – for example, with a medical specialist, GP or physiotherapist. More information at **sbk.org/appointments-service**.

* Within Germany; from abroad, you can call our SBK Customer Hotline on +49 89 444 570 90 at the rates that apply there.

Why does the SBK not cover the cost of all health checks?

Not all health checks recommended by practitioners are medically necessary. Since the cost of such checks cannot be covered by the electronic health card, they are classed as private-health-care costs. You are free to decide, for example, whether you wish to have a breast ultrasound or a glaucoma screening by a practitioner or not.

If you would like to be insured against the private expense of health checks and vaccinations, **the supplementary health insurance policy from our partner ARAG** is the best option. More information can be found on the ARAG website at **www.arag.de/sbk** (German only).

The SBK screening scheme for women

Overview of all screenings for the early detection of **breast cancer**

Age	Scope of examination	Frequency	Which practitioner?
No age restriction	Medical tactile examination of the breasts (Discovering Hands®)	Annually	Gynaecologist
No age restriction	MammaCare classes to learn about breast self-examination	Once*	Certified MammaCare trainer
30 or older	Medical history, tactile examination of the breasts and lymph nodes, guidance on breast self-examination, consultation	Annually	Gynaecologist
50–69	X-ray examination of the breasts (mammography), consultation	Every two years	Certified radiologists and gynaecologists

All screenings for the early detection of **cervical cancer**

Age	Scope of examination	Frequency	Which practitioner?
20 or older	Medical history, vaginal and cervical examination, tactile examination of the uterus, consultation	Annually	Gynaecologist
20–34	Pap smear and examination of any noticeable cell changes, consultation	Annually	Gynaecologist
35 or older	Pap smear and examination of any noticeable cell changes, HPV test, consultation	Every three years	Gynaecologist

All screenings for the early detection of **chlamydia infections** (bacterial infection that may lead to infertility)

Age	Scope of examination	Frequency	Which practitioner?
Under 25	Urine test, consultation	Annually	Gynaecologist

All screenings for the early detection of **skin cancer**

Age	Scope of examination	Frequency	Which practitioner?
No age restriction	Medical history, full-body skin screening, consultation	Annually; every two years from the age of 35**	Skin specialist/ dermatologist (suitably qualified)

* The SBK will reimburse you for 2/3 of the one-off costs of classes, up to a maximum of €30 for a MammaCare class. Just hand in your attendance certificate to your SBK.

** From the age of 35, skin cancer screening every two years is a statutory service and is charged through the insurance card. Up to the age of 34, we cover the cost of skin cancer screening up to an additional €25 max. per year. In Bavaria, Lower Saxony and Bremen, screening is covered by the insurance card. Screening can be carried out by approved GPs/dermatologists. In Bavaria and Lower Saxony, the costs are only covered for participating practitioners. Your personal consultant will gladly provide you with information on participating practitioners.

All screenings for the early detection of **colon cancer**

Age	Scope of examination	Frequency	Which practitioner?
50 or older	Tactile examination of the rectum, consultation	Annually	GP
50–55	Quick test to check for invisible blood in the stool, consultation	Annually	GP
55 or older	Colonoscopy and consultation, or quick test to check for invisible blood in the stool as well as a consultation	A second colonoscopy after ten years (if no colonoscopy, then a stool test every two years)	Gastroenterologist or stool test at the GP

All **health check-ups**

Age	Scope of examination	Frequency	Which practitioner?
18–34	Medical history and compilation of a risk profile, determination of physical state, blood test if necessary (cholesterol, blood sugar), check of vaccination status, consultation	Once	GP
35 or older	Medical history and compilation of a risk profile, determination of physical state, blood and urine laboratory tests (cholesterol, blood sugar, protein, erythrocytes, leukocytes, nitrite), check of vaccination status, consultation	Every three years	GP
35 or older	Screening for hepatitis B and hepatitis C (laboratory blood test), explanation of risks of infection	Once	GP

Do you know about our SBK Bonus Scheme?

Your health is very important to us – we reward the participation of adults and children in care activities such as cancer screening, U-Check-ups (health screening for children), vaccinations and private sports activities as part of our **SBK Bonus Scheme**. You receive a bonus of €5 or €10 for taking part in a one of our large selection of bonus activities. You can find a summary of all the important information about this scheme at sbk.org/bonus-scheme. Or register immediately for the SBK Bonus Scheme via the **Meine SBK app**.

Any further questions?

You can obtain further information at sbk.org/health-checks. Your personal consultant will be happy to offer you advice and practical assistance – you will find their contact details in your online self-service branch **Meine SBK** on the app or at sbk.org/meine-sbk/en. Alternatively, you can find the details at sbk.org/consultant or by calling our SBK Customer Hotline on **0800 072 572 572 50** (free of charge*).

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Your online
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branch
Meine SBK

You can manage your affairs online and even receive your SBK post digitally if you wish, whenever and wherever you like. Very easily via your online self-service branch **Meine SBK** – as a convenient app for your smartphone or on your computer at meine.sbk.org/en. Download the **Meine SBK app** now free of charge and register.



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