Versicherungsanstalt
öffentlich Bediensteter, Eisenbahnen und Bergbau

inForm

BVAEB performance overview

Leaf – symbol of life

BVAEB promotes and maintains the health of its customers. The leaf, a symbol for life and a healthy environment, is the pictorial representation of BVAEB's company objective.

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© Andi Bruckner

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Dear customers,

We would like to present BVAEB's extensive range of services to you and your co-insured relatives with this brochure. **BVAEB inForm** presents the diverse services of our health insurance, accident insurance and pension scheme, as well as – if you're a civil servant in retirement – those of our pension service.

Our employees are happy to help you with any information or requests, either in person, by phone or in writing via post, fax and e-mail. Please find contact details for our customer service centres on page 66 of this brochure.

You can contact the **service centre** of your nearest BVAEB office on the **same telephone number throughout Austria, 050405**.

We also invite you to visit our **website** at **www.bvaeb.at**, where you can not only find further information about the services we offer, but you can also use numerous **online services**, such as querying insurance periods or **downloading** various forms.

We welcome your suggestions.

Your health is a matter close to our hearts!

Best wishes,

Chairman
Dr Norbert Schnedl

Director General
Dr Gerhard Vogel

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Wherever you see the red exclamation mark, you can find important information on the subject, which is essential for you to observe.

The green leaf represents useful additional information.

Our customers

Compulsory insurance in BVAEB's field is regulated by the Civil Servants' Sickness and Accident Insurance Act (B-KUVG).

Essential requirements for belonging to this compulsory insurance are

- an employment relationship with a relevant employer (or a public mandate or a public role), and
- – for retired civil servants and new contract workers who have retired – a normal place of residence in Austria.

As a health insurance company, BVAEB carries out the entire reporting, insurance and contribution process.

The following have compulsory health and accident insurance with BVAEB:

- Civil servants (employees in public employment with the federal government, a federal state, a municipal association or a municipality);
- Federal contract workers, whose employment relationship was established from 1st January 1999;
- Contract workers of states, municipalities and municipal associations (from 1st January 2001);
- Employees of universities;
- Certain employees of public funds, foundations, institutions and companies that are managed by the federal government, state or municipality, as well as employees of the Austrian Federal Theatre or the Austrian National Bank;
- Public representatives and functionaries;
- Austrian Federal Railways (ÖBB) officials;
- Employees of Austrian Federal Railways (ÖBB) and private railways;
- Staff at sleeper and buffet car companies, as well as cableway companies;
- Staff in mining companies
- Contract workers of Vienna lines
- Apprentices and independent contractors at the aforementioned employers

Pension scheme

In the pension scheme, BVAEB is responsible for

- Workers and employees of Austrian Federal Railways (ÖBB) and private railways;
- Staff of sleeper and buffet car companies, as well as cable-way companies;
- Contract workers of Vienna lines;
- Persons who are employed by mining companies or companies on a par with these;
- Apprentices and independent contractors at the aforementioned employers

The new contract workers who have health and accident insurance with BVAEB also have retirement insurance in accordance with the Austrian General Social Insurance Act (ASVG). The Austrian Pension & Retirement Agency (PVA) or, for employees of BVAEB from 1st January 2020, the Pension Scheme department of the Vienna office are the responsible pension insurers when it comes to pension-related issues.

Pensions service

As a pensions agency, the pensions service of BVAEB supports the legal affairs of civil servants and their surviving dependants when it comes to pensions.

Since 1st January 2017, this has also included civil servants recently seconded to postal, telecoms and postbus companies.

BVAEB is also responsible for the care allowance of those persons whose pensions are paid out by the BVAEB pension service.

Health insurance

If a person becomes ill (a non-standard physical and/or mental condition), BVAEB assumes the costs of the necessary medical treatment.

The law forms the framework for this with an exact definition for the necessary medical treatment. This refers to measures that are suited to restoring, fortifying or improving health, your ability to work and the ability to take care of essential personal requirements, as far as possible. Medical treatment must be sufficient and appropriate, and must not exceed the degree of necessity.

You can find more detailed information about health insurance at **www.bvaeb.at/kv**.

Health insurance services

When it comes to health insurance services, there is a distinction between obligatory services and optional services.

Obligatory services

Obligatory services are services demanded by an enforceable legal right:

- Medical assistance
- Services equal to medical assistance:
  - » Physiotherapy
  - » Treatment by a certified massage therapist (in accordance with Med. Masseur- und Heilmasseurgesetz [Medical masseur and massage therapist law])
  - » Speech therapy
  - » Occupational therapy
  - » Diagnosis by clinical psychologists
  - » Psychotherapy
- Dental treatment, tooth replacement and orthodontics

- Medications (remedies)
- Therapeutic products and aids
- Residential care or medical home care
- Maternity services
- Transport costs in certain cases
- Cash payments (sick pay and maternity allowance – only for contract workers)

Medical check-ups for the early detection of diseases also count as obligatory services.

Optional services

Optional services that always require the prior consent of BVAEB count as measures for enhanced therapy (e.g. health resort stays). There is no enforceable legal right.

Travel costs are also generally included as optional services.

When using health insurance services, you will be reimbursed for trip and travel costs under certain conditions. See page 33 for this.

Detailed information on individual obligatory services can be found from page 16 onwards and information on voluntary services from page 47 onwards.

Treatment contribution

A treatment contribution can be understood as a percentage share of the costs paid by the insured person towards BVAEB's expenditure for certain services. The treatment contribution ensures the BVAEB's high level of service. The system of free choice of health professional practised since the foundation of BVAEB, combined with the remuneration of individual services, is regulated by the treatment contribution. In return, the insured person is incorporated into monitoring their service accounting.

For the following services that are subject to treatment contributions, a treatment contribution allowance of 10% must be paid:

- For a basic fee associated with consultation of the contractual partner, independently of specific treatments (e.g. surgeries, visits, lump sums for outpatient treatment)
- For electrocardiographic (ECG) and ergometric examinations
- For imaging diagnostic methods (e.g. X-rays, sonography, CT, MRT)
- For laboratory examinations
- For medical diagnostic and therapeutic consultations
- For physiotherapy
- For psychotherapy
- For conservative and surgical dentistry
- For tooth replacement

A treatment contribution of 20% must be paid for orthodontic treatments (aside from the free braces).

No treatment contribution must be paid for eligible children and grandchildren, or for recipients of an orphan's benefit (except for orthodontic treatments).

There is no treatment contribution:

- For clinical-psychological diagnosis
- For occupational therapy
- For health resort treatments (outpatient therapy) in the framework of an approved stay at a health resort with therapy cost contributions
- For the treatment of notifiable transmissible diseases
- For services offering free braces
- For inpatient treatment and operations

For blanket remuneration (e.g. hospital outpatient departments), the amount of the treatment contribution is determined in the charter.

As a rule, the treatment contribution is stipulated afterwards.

Treatment contribution forbearance

From its very outset, BVAEB has established a safety net for people on lower incomes by stipulating its own guidelines. This allowed and still allows the treatment contribution allowance to be delayed under certain conditions.

When calculating the maximum capacity of the insured person through excesses, the so-called "guideline value" has proven the optimal method. This guideline value is calculated using a mathematical formula that takes into account the net family income and the number of eligible family members (spouses, civil partners, children). It is therefore not a fixed amount, but adapted to the individual social circumstances of the insured person. In practice, an individual guideline value is therefore calculated for each application. BVAEB checks all cost proportions that exceed this guideline value.

Forbearance period

The forbearance period comprises at least three but maximum twelve months.

Improved forbearance option by taking other cost contributions into account

In addition to the treatment contribution, prescription fees, cost allocations for therapeutic products and aids as well as additional payments for stays at health resorts, convalescent facilities, recreational facilities or rehabilitation facilities are also taken into account when calculating the forbearance.

Application

An informal letter with proof of the net amount of family income earned in the forbearance period is sufficient for your forbearance application.

The legal regulations allow BVAEB to independently determine the extent of the treatment contribution (maximum 20%) in the charter. The treatment contribution is currently 10% (excluding orthodontic treatments – see page 9).

You can find more detailed information about treatment contribution forbearance at **www.bvaeb.at/bb**.

Entitlement

Through their payment of contributions, our customers have a claim to health insurance protection for themselves and – in most cases without paying additional contributions – for their co-insured relatives, if they have their habitual residence in Austria and have no health insurance of their own (from a job, apprenticeship or collection of a pension or unemployment benefit).

Co-insured relatives can be:

- Husband or wife/ civil partner
- Divorced spouse entitled to maintenance/previous civil partner entitled to maintenance
- Partner
- Children
- Grandchildren
- Foster children
- Parents
- Family caregivers

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Children and grandchildren are generally considered as relatives until they turn 18.

Under certain conditions (e.g. school or vocational training, study), however, they continue to be eligible for benefits.

Children and grandchildren as well as family caregivers are always co-insured free of contributions. For all other groups of people, an additional contribution of 3.4% of the basic contribution of the insured person is paid. Under certain conditions (e.g. periods of parental leave, receipt of care allowance, social need for protection), however, contribution-free co-insurance is also provided here.

Partners are then co-insured if they have been co-habiting for at least ten months and the household is run by the partner.

Co-insurance with another insurer does not constitute having your own health insurance. For example, children whose parents are insured with two different health insurers are co-insured with both parents.

You can find more detailed information on our website at **www.bvaeb.at/mitversicherung** or by contacting your regional office if necessary.

e-card

The e-card is the key to the health system. With the e-card, medical services for all insured persons and their relatives are essentially available without papers being required.

Medical data is not saved on the e-card itself. The up-to-date details are retrieved from the e-card system upon each physician's appointment.

Should any of the details shown on the front of the e-card change, or if the card is damaged, it must be replaced. Get in touch with your regional office in such a case.

You should always keep the e-card with you.

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If you lose the card, report the loss or theft as soon as possible to the e-card service line 050 124 33 11 or to BVAEB on 050405.

Persons insured by BVAEB do not have to pay a service fee for the e-card.

Even if you are insured with several health insurance providers, you receive just one e-card. The period of validity of the e-card is essentially unlimited.

When your European Health Insurance Card (more details on page 14) expires, you automatically receive a new e-card, provided a photo of you is available for the production of an e-card or if an exemption applies to you. You can find all details on this at **www.chipkarte.at/foto**.

The e-card has Braille writing on it, which allows the card to be easily distinguished from other cards even by visually impaired people by touch.

The right health insurance cover for your holiday

Domestic

If you are spending your holiday in Austria, take your e-card with you.

Foreign

With the European Health Insurance Card (EHIC – this can be found on the back of the e-card), you are protected in Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Montenegro, the Netherlands, Northern Macedonia, Norway, Poland, Portugal, Romania, Sweden, Switzerland, Serbia, Slovakia, Slovenia, Spain and the United Kingdom, as well as in the Greek region of Cyprus, according to the applicable provisions in the respective country.

Where applicable, the European Health Insurance Card must in principle be submitted directly to the contracted physician or hospital. You must therefore ensure that the details are correct, and always check the expiry date.

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Special regulations for some of the countries mentioned and Turkey can be found at **www.bvaeb.at/urlaub**.

You are not contractually protected in any other countries in the world. There you count as a private patient in an emergency. You must therefore pay the costs for medical treatment. You can then submit the paid invoice together with proof of balance (payment) to us for reimbursement (more details on page 18).

But please note: The amount of remuneration is based on the Austrian insurance company rate. So to avoid unwelcome surprises, we absolutely recommend taking out private travel health insurance before travelling to such countries.

Some contracting states set excesses for certain services, which cannot be compensated for by Austrian social insurance. The scope of services is always based on the legal situation of the applicable country and may deviate from the Austrian standard. Additional travel insurance is therefore recommended in all instances. This may also guarantee any return transport, the costs of which are not generally covered by Austrian health insurance.

If you have to go abroad for other reasons (e.g. due to relocation, transfer to a foreign workplace, study, medical examination or treatment), please contact your regional office in good time.

If you don't have a valid European Health Insurance Card (EHIC), please apply for a provisional replacement certificate.

Please order your care certificates punctually (by mail) from your regional office or by visiting **www.bvaeb.at/urlaub**.

Medical assistance

If you become ill, you have the option of visiting a physician whom you trust (= principle of free choice of health professional). BVAEB has concluded contracts with physicians as well as medical facilities. Upon presenting the e-card, you are treated by these contract partners without any prepayment on your part.

If services outside a BVAEB contract are used (**private physician, private establishment**), then you must **bear the costs yourself initially**.

You can therefore make use of medical assistance with the following persons and facilities, amongst others:

- Contract physicians/ contract group practices
- Private physicians/private group practices
- Physicians in BVAEB in-house facilities (outpatient clinics)
- Physicians in contracted facilities (e.g. hospital outpatient departments)
- Physicians in private establishments

Information on reimbursement can be found under the heading of "Compensation claims" on page 18.

You can find more detailed information on medical assistance at **www.bvaeb.at/aeh**.

Services equal to medical assistance

Within the framework of medical treatment, the following are equal to medical assistance:

- Physiotherapy (e.g. therapeutic gymnastics)
- Treatment by a qualified massage therapist (in accordance with Med. Masseur- und Heilmasseurgesetz [Medical masseur and massage therapist law])
- Occupational therapy
- Speech therapy
- Clinical psychology (only diagnostic measures)
- Psychotherapy

Please note that costs can only be covered when using a legally recognised therapist, clinical psychologist or massage therapist.

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As some of these services have to be approved before use, please get in touch with your regional office.

Compensation (reimbursement)

If you visit a private physician or a private establishment, or the service is not contractually regulated, you must bear the costs yourself initially. After checking the medical necessity and appropriateness, BVAEB reimburses you the amount that BVAEB would pay the nearest comparable contractual partner for the same service, minus any excesses (e.g. treatment contribution), for the services identified on the invoice.

If there is no contract rate for the service at comparable contractual partners, you receive – provided that it is medically necessary and appropriate and it counts as a medical treatment within the meaning of social insurance law – a subsidy determined in the charter.

You can find all required documents and options for submitting compensation claims at **www.bvaeb.at/ke**.

The claim to compensation is forfeited if the application has not been made within 42 months (three-and-a-half years) of utilisation of the BVAEB service.

Contractual services with a contractual partner that are used privately are excluded from reimbursement in any case.

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Medications (remedies)

BVAEB assumes the costs of the required remedies. Depending on whether you visit a contractual partner or a private physician/establishment, you will receive a health insurance company prescription or a private prescription.

Health insurance company prescription

This prescription can be submitted to the pharmacy straight away. The prescription is valid for a month from the date of issue. (Private physicians can apply to BVAEB for authority to issue prescriptions. Such prescriptions must then be treated as health insurance company prescriptions and can therefore be submitted to the pharmacy straight away.)

Private prescription

Private physicians without authority to issue prescriptions may only prescribe medications on private prescription.

You can then submit a private prescription to a pharmacy straight away at the expense of BVAEB, if the prescriptions come exclusively from the green section of the reimbursement code and the dispensing provisions are adhered to.

For preparations subject to approval, you must submit the private prescription to your regional office for approval. If you obtain a medication that is subject to approval from a pharmacy on private prescription straight away without our prior consent, then you must initially bear the costs to the amount of the private sales price yourself.

To check whether any reimbursement of costs is possible, you can send the prescription and the paid invoice to your regional office.

You get the amount that BVAEB would have had to spend on the medication (insurance rate) as a potential reimbursement of costs, minus the prescription fee.

Exemption from the prescription fee

A prescription fee must be paid for all medication that you obtain from a pharmacy or family pharmacist at the expense of BVAEB. If the medication costs less than the prescription fee, then you pay only the price of this medication.

Recipients of a supplementary allowance/equalisation supplement are exempt from the prescription fee without the need for application.

Persons on low incomes for whom the prescription fee is an unreasonable financial burden can be exempted from the prescription fee upon application. The family income, the size of the family and possibly increased expenses due to sickness or infirmities are taken into account in these cases.

Prescription fee upper limit (REGO)

All insured persons only have to pay prescription fees until these payments have reached an amount of 2% of a person's annual net income in the current calendar year. Then they are exempt from the prescription fee for the rest of the calendar year – without the need for an application.

No REGO is determined for relatives. The prescription fees paid by the relatives are taken into account when calculating the prescription fee upper limit of the insured person.

For prescriptions for treating notifiable, transmissible diseases, no prescription fee must be charged.

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Therapeutic products and aids

Necessary therapeutic products and aids are granted in a simple and appropriate manner. Therapeutic products are aids that serve to heal or alleviate a disease or impairment, such as glasses, insoles or bandages.

Aids can be understood as objects and appliances that are suitable for

- taking on the function of missing or inadequate body parts, or

- minimising or rectifying physical or psychological effects associated with a mutilation, disfigurement or infirmity.

Aids such as prosthetic arms/legs and orthopaedic equipment (e.g. lumbar support bodice) must be approved beforehand by BVAEB in most cases.

When obtaining therapeutic products and aids, a cost proportion should generally be paid, which is charged to you by the contractual partner.

The proportion of costs is 10% of the contract rate, but at least EUR 39.00. The excess is always 10% of the contract rate for disposable items (e.g. incontinence aids). For visual aids, the cost proportion is currently at least EUR 117.00 for adults, and EUR 39.00 for co-insured adolescents.

The following persons do not pay any proportion of the costs for therapeutic products and aids:

- Children under 15
- Persons who have a claim to an increased family allowance
- Claimants who are exempt from the prescription fee (with the exception of exemption upon reaching the prescription fee upper limit)

Furthermore, a proportion of the costs is not payable on therapeutic products and aids that

- have been provided on loan or by BVAEB directly from their own stocks
- form part of measures for medical rehabilitation, e.g. prostheses
- form part of occupational or social rehabilitation (voluntary service).

The costs of aids that are suitable for taking on the role of missing body parts or body parts that are not fully-functioning, and that are not provided from the title of the medical rehabilitation measure or the stocks of BVAEB, are assumed up to an amount of EUR 3,900.00. For all other therapeutic products and aids, an upper limit of EUR 1,560.00 applies.

Residential care

If and so long as a person's state of health requires a stay or medical treatment in a hospital, residential care **without** a time limit can be claimed.

Public and private regionally funded hospitals, private contract hospitals

The costs of the stay in the general fee class are covered in full (no treatment contribution) for the insured person and the co-insured relatives.

However, the management of the hospital settles a **cost contribution budget based on the regional legal regulations** per day of board. No reimbursement of costs by BVAEB is provided for this.

This contribution may be collected for a maximum of 28 days in the calendar year. Under-18s or persons who are exempt from the prescription fee are also exempt from this cost contribution (excluding an exemption upon reaching the prescription fee upper limit). If you have any questions, please contact the management of the hospital or your regional office.

Private hospitals without a contract, special class in public hospitals and in private contract hospitals

If, however, the patient wants to be admitted to a hospital that does not have a contractual relationship with BVAEB, or to a special class of a public hospital or to a private contract hospital, then it is recommended to **contact** the responsible regional office **in advance**. You will receive relevant information as to which costs are reimbursed or assumed in this case.

Dentistry

With dentistry, there is a distinction between:

- Conservative dentistry
- Surgical dentistry
- Orthodontic treatment

Conservative and surgical dentistry

This includes examinations of the condition of the teeth and the mouth, as well as treatments resulting from these examinations (such as fillings, root canal treatments, surgical tooth removal). The treatment contribution is 10% of the standard rate costs.

Orthodontic treatment

This is granted if it is required to prevent serious damage to health or to rectify disfigurements that are disruptive to your job. The service offered by BVAEB depends on the specific degree of malposition (classification according to IOTN – Index of Orthodontic Treatment Needs).

Free braces for children and adolescents

For children and adolescents (under-18s) who suffer from significant tooth or jaw malpositioning, the costs of certain orthodontic treatments are assumed in full without prior consent when **using a contract orthodontist**. Treatment starts with inserting the orthodontic device.

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1. Interceptive orthodontic treatment

The objective is the early correction of malpositioned teeth, so as to enable the teeth to be further developed as normally as possible.

- Start before the age of 10
- Certain indications of a malposition according to IOTN level 4 or 5

2. Orthodontic primary treatment

In order to be treated, tooth development should have reached the late phase of mixed dentition. Then the teeth are treated with metal brackets.

- Existence of a malposition according to IOTN level 4 or 5

If **a non-contractual partner** is used, **approval** must be obtained before the start of treatment.

Compensation is given for treatments **starting from 1st January 2023** to the following extent:

- **Interceptive treatment:**
  EUR 1,035.00 for the entire treatment
- **Orthodontic primary treatment:**
  Currently EUR 4,164.00 for the entire treatment

Please note that reimbursement for an orthodontic primary treatment at a non-contractual partner is only possible when using private dentists who (similarly to the contract orthodontist) have provided the health insurance company with evidence of certain training and experience prerequisites. Please obtain information from your regional office before selecting the specific physician.

Please note that all orthodontic treatments are subject to approval before starting treatment. This will give you clarity in advance as to whether BVAEB performs services for this, and to what extent.

Information on other orthodontic treatments for adolescents, removable treatments and orthodontic treatments for adults can be found at **www.bvaeb.at/kob**.

Tooth replacement

Tooth replacement can be understood as:

- Plastic dentures
- Metal frame dentures with bracketed crowns
- Crowns, pivot teeth, implants, bridges

BVAEB assumes the costs of essential tooth replacement that is necessary to avoid or rectify a health problem. Essential tooth replacement generally means a **removable dental prosthesis** together with the necessary medically engineered holding elements (bracketed crowns).

Fixed dental prosthesis is only for essential tooth replacement where providing a removable dental prosthesis is not possible for medical reasons – for patients with cleft lips and palates, for tumour patients in post-op rehabilitation, for patients in post-traumatic rehabilitation following polytraumatic jaw fractures and for patients with extreme jaw relations (medical exception).

Fixed dental prostheses such as crowns, pivot teeth and bridges are **not contractual services**. A subsidy can be granted for this according to the provisions of the charter.

For removable prostheses, the contract dentist files an application for a dental treatment certificate for the prosthesis. You submit this to your regional office, as the prosthesis must be **approved by BVAEB before being made**.

Supplying plastic dentures and metal frame dentures with bracketed crowns (crowns must have brackets) constitutes a contractually regulated service. For an immediate tooth replacement, a plastic denture or a metal frame denture, including the bracketed crowns that serve to hold them in place, the treatment contribution is 10% of the respective standard rate costs.

Upon presenting your e-card, you will be treated at BVAEB contract dentists and in BVAEB contracted facilities. Dental treatment is also available in BVAEB's own outpatient dental clinics. But orthodontic treatment is not carried out there.

Your e-card is not valid for dentists and outpatient clinics that do not hold a contract with BVAEB for direct settlement (private physician). You must initially pay the invoiced costs yourself. For compensation to be granted, the detailed net invoice must be submitted to your regional office within 42 months after the service has been rendered/utilised.

Medical home care

Medical home care is intended as a replacement for cost-intensive hospital care. It is intended to replace or shorten hospital stays, if the patient can receive medical attention in their usual environment.

Medical home care includes:

- Administration of injections
- Tube feeding
- Dressing changes
- Catheter changes
- Infusion monitoring

Medical home care does not include basic care (e.g. body care) and household assistance for the patient. Medical home care is prescribed by the physician and administered by graduate nursing staff.

Care lasting more than four weeks must be approved by BVAEB.

Maternity services

A range of examinations for expectant mothers and newborns are provided with the mother/child pass. The mother/child pass is issued by the physician at the start of pregnancy.

Female policyholders and co-insured relatives have a right to:

- Assistance from a physician, a midwife or a graduate paediatric and infant nurse
- Medications and therapeutic products
- Care in a hospital

You can make use of antenatal care, birth assistance and post-partum care from a contracted midwife upon presenting the e-card.

If you have consulted a graduate paediatric and infant nurse authorised for self-employed professional practice instead of a midwife, you receive the subsidy stipulated in the charter as compensation. This regulation also applies to the assistance of a resident physician for a standard birth.

Maternity allowance

Only female insured persons who incur a loss of income upon entering their maternity period have a claim to maternity allowance during the period in which they're not allowed to work.

Please send us a medical confirmation of the (expected) due date and a pay confirmation from your employer in good time.

In the event of a premature employment prohibition according to the Austrian Maternity Protection Act, we also need confirmation from a public health officer (labour inspection medic), specialist in gynaecology or specialist in internal medicine.

Maternity allowance is calculated from the average earnings from the last thirteen weeks or the last three months (in the event of monthly pay) before the start of the period in which a person is not allowed to work. Therefore, we also need any confirmations of the receipt of emergency assistance or unemployment benefit incurred in this period.

Maternity allowance is granted for

- the eight weeks before the expected due date
- the date of childbirth
- the eight weeks after childbirth; this period is increased to 12 weeks for premature births, multiple births or Caesarean section births
- for the period of a premature employment prohibition

So that the duration of the maternity allowance claim after the birth can be determined, BVAEB requires a medical confirmation in the event of premature births or Caesarean section births.

For civil servants, no maternity allowance is paid during the period they're not allowed to work, due to the continued payment of salaries by the employer.

Payment of maternity allowance

BVAEB allots maternity allowance at the end of each four-week period.

Mother/child pass (MKP)

You and your child can use the examinations stipulated in the mother/child pass at contract physicians and in contracted facilities. Please present your e-card there.

If you make use of an examination covered by the mother/child pass at a private physician or a private establishment, you will receive compensation to the amount of the contract price upon submission of the detailed net invoice. No treatment contribution has to be paid for the examinations decisively cited in the mother/child pass (in compliance with the relevant deadlines).

You can find more detailed information on the subject of maternity services at **www.bvaeb.at/muttersch**.

Childcare allowance

Childcare allowance is a service from the family assistance fund. You have your own health insurance while covered by the childcare allowance. The last responsible insurer is responsible for the service.

You can find more detailed information about childcare allowance and the family leave bonus at **www.bvaeb.at/kbg**.

Incapacity for work due to illness (sick pay)

Employees have a time-limited claim to continued remuneration against their employer in the event of incapacity for work due to illness. BVAEB therefore pays sick pay according to the Austrian General Social Insurance Act after this ends.

Reporting an incapacity for work

If the physician treating you is a contract physician, they will send the data regarding your incapacity for work to BVAEB in electronic form.

If you are placed on sick leave by a private physician, you must have your treating physician confirm your incapacity for work by completing the BVAEB form "Arbeitsunfähigkeitsmeldung" (Declaration of incapacity for work). You can find the form on our website at **www.bvaeb.at/formulare**. Please submit this to your regional office as soon as possible. The lower section of the declaration of incapacity for work can be used to notify the employer.

If admitted to hospital, a hospital admission confirmation is sufficient as proof of incapacity for work.

If you are not yet able to work after discharge, you need a confirmation by a physician (sick note).

End of incapacity for work

- **Before the predicted end date confirmed by a physician:** No medical confirmation is required; an informal report to your regional office or a confirmation of good health in the **MeineBVAEB app** (see last page) is sufficient.
- **At the end of the period confirmed by a physician or on the day of reappointment:** No notification is required.
- **After the predicted end date confirmed by a physician:** We require an extension confirmed by a physician.

Amount and duration of sick pay

All information on the amount and duration of sick pay can be found on our website at **www.bvaeb.at/kg**.

Application for sick pay

To calculate sick pay, we require a completed work and pay confirmation, which your employer sends directly to us. As soon as we have received the work and pay confirmation and the declaration of incapacity for work, we will assess your claim and the level of your sick pay.

Payment of sick pay

BVAEB allocates the daily sick pay at the end of a four-week period at the latest. This means that you get the payment due so far every four weeks – counted from the first day of the claim.

To guarantee punctual payment, we must receive all information and documents that we need for assessment in good time.

Please note: Many employers require a physician's note (sick note) only when you are incapable of working for more than three working days.

Any change of location during sick leave that lasts longer than one day is only permitted in exceptional circumstances and requires the prior consent of BVAEB.

You can find more detailed information on the subject of incapacity for work due to illness at **www.bvaeb.at/krankenst**.

Support in emergencies

Should you incur considerable unavoidable costs due to your illness or infirmity, which are not covered or are insufficiently covered by one of the aforementioned obligatory services, you **may** be allowed a grant from the support fund in accordance with guidelines, depending on the medical, social and economic circumstances of your case.

Whether and, if yes, how much of a grant can be provided depends on the individual case and is assessed individually. Please contact your regional office.

Rehabilitation allowance

Rehabilitation allowance is awarded by the pension insurer.

A reassessment of recipients of rehabilitation allowance in the Assessment Competence Centre at the pension insurer is stipulated at least once a year. If the employment is continued or taken up again later, a partial rehabilitation allowance is paid out.

In addition, support is given by our social workers by way of case management.

All information on the amount and duration of rehabilitation allowance can be found at **www.bvaeb.at/rehabg**.

Reintegration (return to the workplace) after a long sick leave

Part-time reintegration allows a temporary part-time job with partial financial compensation (reintegration allowance) from BVAEB after at least six weeks of continuous sick leave.

All information on the specific requirements and the amount of reintegration allowance can be found at **www.bvaeb.at/weg**.

Part-time reintegration can be agreed to immediately after sick leave or up to maximum one month after it has finished. The approval of BVAEB is required before starting. But do not decide only shortly before the deadline expires, as the deadline cannot be extended.

Please speak to your employer in good time – even before the end of incapacity for work – and apply to BVAEB for the reintegration allowance before beginning part-time reintegration. When doing so, take into account a short processing time and the duration of the approval granting process.

Target group

The reintegration allowance can only be claimed by persons who also have a claim to sick pay.

Civil servants have no claim to reintegration allowance from their health insurance. To clarify possible administrative claims to part-time reintegration, you should therefore please contact your employer.

The forms required for the application are available for download on our website at **www.bvaeb.at/formulare**. Please use our pre-produced forms and fill them out in full. This allows fast processing without further inquiries.

Trip, travel and transport costs

Trip and travel costs

Trip (travel) costs to the nearest suitable treatment centre are then (partially) compensated, if the distance from the residence to the treatment centre is more than 20 km.

Have use of the treatment centre confirmed on our form (available from your regional office and as a download on our website at **www.bvaeb.at/formulare**). Should it be foreseeable that you will make use of several treatments incurring trip (travel) costs, it is sensible to obtain multiple copies of our form. BVAEB cannot assume transport costs within an urban area (tram, bus, train).

For children under 15 and those who need to be accompanied by another person due to a health condition or disability, BVAEB also takes on the costs for the accompanying person.

There is **no legal claim** to compensation for trip (travel) costs. BVAEB provides compensation for travel costs up to an amount of EUR 0.12 per kilometre, and up to an amount of EUR 0.18 in total for journeys with an accompanying person. This applies irrespective of the means of transport used.

Transport costs

BVAEB assumes the costs for medically necessary transport for patients **with impaired mobility** by an appropriate means of transport to the nearest appropriate treatment centre.

Your treating or referring physician prescribes transport, specifying the diagnosis, the destination, the cause of impaired mobility and the medically required means of transport.

For the purposes of transport, you can commission a contractual partner (emergency service, commercial transport and patient transport companies) who settles the costs directly with us. If the transport company is not under contract with us, you will receive compensation – if the other requirements are met.

If you are using a private car or a taxi, have the visit to the treatment centre confirmed on our form, and apply for compensation from your regional office with the medical transport order (or with an invoice from a taxi).

Transport to facilities that are not used for medical treatment (e.g. retirement homes, residential homes and care homes, pharmacies) and salvage costs after sports and tourism accidents are not assumed by BVAEB.

No cost proportion is collected by BVAEB for ambulance services.

Health insurance case management

Case management is needs-oriented assistance for advising and supporting people who generally suffer from several chronic diseases, taking into account the diagnoses and their social situation. The focus is on organisational support in the framework of medical support and assistance in communicating with authorities or medical and social service providers.

The case managers of BVAEB offer expert help in difficult life situations. They put together a customised care package, tailored to the respective client.

The service is available to you and your eligible relatives without obligation and free of charge.

Simply get in touch with your regional office. Of course, a family member or a contractual partner of BVAEB (e.g. family physician, hospital) can also get in touch with the responsible case manager.

You can find more detailed information on our website at **www.bvaeb.at/cm**.

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Health promotion and illness prevention

You can take your health into your own hands with targeted health promotion and precautionary measures, contributing to avoiding illnesses. BVAEB supports you with this through a multitude of offers.

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Medical check-ups

All insured persons and any co-insured persons (dependants) up to 18 have an annual entitlement to a medical check-up.

These can be carried out by certain contract physicians, contracted facilities and the Vienna Josefstadt and U3Med Erdberg outpatient clinics of BVAEB. The e-card must be presented for registration.

You don't have to pay a treatment contribution for the examinations included in the basic programme of a medical check-up.

Please note: For follow-up treatments and examinations that go beyond the catalogue of services of a medical check-up, a treatment contribution must, however, be paid.

The basic programme of a medical check-up includes:

- Detailed medical history regarding individual risks (familial predisposition, risk of cardiovascular diseases)
- Lifestyle survey (exercise, alcohol, smoking)
- Examination for periodontal diseases (gums, tartar)
- Blood pressure measurement
- Clinical examination of your body (skin, abdomen, head/ neck, spine/ joints, heart/lungs/ vessels)
- Urine test for leukocytes, glucose, nitrites, proteins, blood, urobilinogen

- Stomach girth measurement and body mass index
- Blood test to determine blood lipids (total cholesterol/HDL cholesterol ratio), blood sugar, triglycerides, Gamma GT; for women also a red blood cell count
- Hearing test and eye test from the age of 65
- Examination for blood in stool samples and offer of a colonoscopy for prevention of colon cancer (both from the age of 50) once every ten years

In the concluding consultation, you find out the results and get tips from the physician as to how you can practise a healthy lifestyle and reduce individual risk factors.

Adolescent check-up

An adolescent check-up is provided once a year for adolescents aged 14 to 17 with compulsory insurance with BVAEB.

It includes a physical examination and a general health consultation.

Vaccines

Pneumococcal vaccine

As part of the annual vaccination programme, BVAEB provides a subsidy of EUR 15.00 for a pneumococcal vaccine for persons aged 50 and above, chronically ill persons and immunocompromised persons. This subsidy is deducted upon purchase of the vaccine.

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TBE vaccine

BVAEB grants a subsidy of EUR 17.00 towards the costs of a vaccination against tick-borne encephalitis (TBE) for each separate injection. As a rule, the pharmacy or vaccination centre dispenses the vaccine at a price reduced by this subsidy. You need only confirm that you have received the vaccine. The subsidy can also be in the form of a reimbursement.

Flu vaccination

The Austria-wide public influenza vaccination program (ÖIP Influenza), as a joint project by the federal government, states and social security, started in October 2023. The vaccination should be renewed annually. The vaccine (serum) is provided free of charge via the ÖIP Influenza (a treatment contribution of EUR 7,00 per vaccination is charged). The following are excluded from the treatment contribution: children and young people up to the age of 18, people with prescription fee exemption, those receiving vaccinations as part of a company vaccination program, residents in old people's and nursing homes.

The free vaccine will be made available at the respective vaccination center participating in the ÖIP Influenza.

Further information can be found at **www.bvaeb.at**.

Child vaccination policy

How the child vaccination policy is implemented is regulated differently in the respective federal states.

You can obtain detailed information from your local municipal authority or health department, from your trusted paediatrician and on the website of the Austrian Federal Ministry of Social Affairs, Health, Care and Consumer Protection at **www.sozialministerium.at**.

Human genetic testing

BVAEB offers genetic family consultation, prenatal diagnosis and cytogenetic examinations at contractual partners specialising in this under certain conditions (for tracing the risk of hereditary diseases).

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Stays for health improvement services at Resilienzpark Sitzenberg Healthcare Centre

For employed insured persons and dependants, the basis for a sustained healthy lifestyle is formed over the course of a three-week stay at the health centre, through extensive diagnosis and individually adapted measures such as exercise promotion, nutrition optimisation, improved mental and social health, and increased health awareness.

Stays are generally split, and can be divided into a two-week basic stay and one follow-up week after three months. The break of three months serves above all to consolidate the acquired knowledge and skills, and apply them to everyday life.

The approval of a stay for health promotion is at the earliest 18 months after start of the last stay possible. A maximum of two stays at the Resilienzpark Sitzenberg Healthcare Centre can be granted in the space of five years.

You can find more detailed information about Resilienzpark Sitzenberg Healthcare Centre at **www.gz-sitzenberg.at**.

Stays for health improvement services at the Josefhof health facility

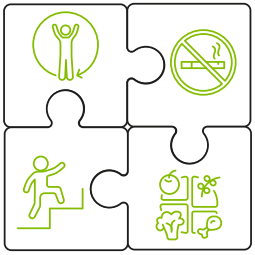
BVAEB offers a two-week inpatient programme at Josefhof designed to improve the health of seniors. The concept is unique in Austria, with a choice of five themed lifestyle programmes for retired 60- to 69-year-olds: "Healthy eating", "Healthy backs", "Cardiovascular health", "Strength training" and "Mental fitness".

The "Seniors with future" programme for those aged 70-plus is designed to promote a long and independent life of good health and satisfaction. There is also the option of a three-week smoking cessation programme at the health facility.

You can find more detailed information on the Josefhof health facility at **www.ge-josefhof.at**.

"A healthy appetite for information" – illness prevention consultations

BVAEB offers individual consultations exploring nutrition, movement, mental health, smoking and nicotine addiction. Experts answer your questions about disease, health risks and triggers of mental or physical stress – either in person in select BVAEB facilities or online/by phone.



You can find more detailed information at **www.bvaeb.at/beratung**. If you have any questions, please contact **praevention@bvaeb.at**.

'Leicht durchs Leben' – programme for weight reduction

For overweight and obese (= significantly increased body fat percentage) insured persons, BVAEB offers a free training programme for weight reduction. The objective is to gradually acquire skills that improve health. These habits should be preserved for your whole life. Information on a healthier, lower-fat diet, more exercise and handling stressful situations correctly is conveyed in this programme. After a six-month phase of weight reduction ('Leicht durchs Leben' – BASIC), measures for weight stabilisation are worked on in a one-year aftercare phase ('Leicht durchs Leben' – PRO) together with experts.

You can find more detailed information on the 'Leicht durchs Leben' weight loss programme at **www.bvaeb.at/leichtdurchsleben**. If you have any questions, please contact **praevention@bvaeb.at**.

Finally stop smoking

Together with its cooperative partners, BVAEB offers an easily accessible and high-quality range of support when it comes to stopping smoking and overcoming nicotine addiction.

It is now also possible to hold your initial consultation over the phone and to take part in smoking cessation courses online from the comfort of your home. All regional outpatient offerings are still available. 'Rauchfrei' offers telephone support across Austria.

In addition to this, BVAEB offers a service for quitting nicotine as part of a stay in its health facilities in Bad Schallerbach, Bad Hofgastein and Waidhofen an der Ybbs.

In the Josefhof health facility, special 21-day health resort stays are offered for those with a very pronounced nicotine dependency and with diseases associated with smoking.

You can find more detailed information about our smoking cessation services at **www.bvaeb.at/rauchfrei**.

You can find more information on our Josefhof health facility at **www.ge-josefhof.at**.

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Health dialogue for diabetics

The challenges of COVID-19 have demonstrated that modern information and communication technology has become a close ally of insured persons. With the electronic "DiabMemory" blood sugar diary that forms part of the "diabetes health dialogue" programme, BVAEB makes it possible to send blood sugar values to the treating physician via a secure electronic system. People with diabetes are thus spared the necessity of attending the practice or outpatient clinic in person. This saves time for patients and relatives, and time-consuming visits to outpatient clinics can be avoided.

You can find more detailed information about the DiabMemory diabetic health dialogue by calling the **hotline on 050405-21889**, visiting our website **www.bvaeb.at/gddiabetes** or by e-mailing **gesundheitsdialog@bvaeb.at**.

Health promotion

"Health is created and lived by people within the settings of their everyday life; where they learn, work, play and love."
(Ottawa Charter, WHO, 1986)[1]

Health promotion at the workplace

BVAEB helps to develop and deliver end-to-end projects to promote health at the workplace within the public service sector and in the railway and mining sectors. The aim of these projects is to improve the health of employees, to improve their well-being and to prevent occupational illness. Our experts located throughout Austria assist with the planning, analysis, delivery and evaluation of health promotion projects. The needs, general circumstances and requirements of those concerned are taken into account the whole way through the process.

1 WHO – World Health Organisation: Ottawa Charter for Health Promotion (1986): URL: https://iris.who.int/bitstream/handle/10665/349654/WHO-EURO-1986-4044-43803-61669-ger.pdf?sequence=1&isAllowed=y (last accessed: 22.04.2024)

BVAEB is also at your side to help you adopt health-promoting structures for the long term. Specialist experts from the fields of exercise, nutrition, mental health, vocal health and smoking cessation also provide tailored workshops, seminars and presentations.

Workplaces and companies

BVAEB is a highly skilled partner in the promotion of health on a regional, national or target-group scale in companies and workplaces in the public, railway and mining sectors. As a service centre for the Austrian Network of Occupational Health Promotion (ÖNBGF), BVAEB also assists with the submission of BGF projects to attain the BGF quality seal and the BGF award.

Schools and nurseries

With the aim of establishing long-term health-promoting processes in educational establishments, two BVAEB networks have been established: "Healthy Workplace School" and "Healthy Workplace Nursery". Through three different partnerships – Network, Silver and Gold – the educational establishments are afforded the flexibility to shape how they implement health promotion. As a visible hallmark of quality for the ongoing integration of health promotion measures in the workplace, nurseries and schools can be awarded the BVAEB quality seal.

Structured approach for compliance with quality criteria

The measures and activities within the health promotion projects at the workplace are always based on a structured process. To analyse the requirements, the resources and the sources of mental and physical stress are identified with the help of all managers and employees. From this, areas of action are established and specific measures are set. The implementation of these measures encourages the health-conscious conduct of individuals and the creation of a healthy working environment. To enshrine health in the long term mindset of employees – according to our vision of "Healthy employees at a health-promoting workplace" – a particular focus is placed on establishing skills and structures.

By taking guidance from the following health promotion principles and quality criteria, the foundations for a successful health promotion project are laid:

Health promotion as a managerial duty

Actively developing health promotion as a managerial duty

Participation & empowerment

Involving and empowering all target groups

Internal project management

Structured and targeted approach

Holistic approach

Promoting a healthy mindset and a healthy environment

Evaluation

Assessing whether targets have been achieved and evaluating results

Documentation & Public relations

Traceable documentation and utilisation of results

Integration

Firmly establishing health promotion in mindsets

You can find more detailed information about health promotion at the workplace at **www.bvaeb.at/gesundheitsfoerderung**. If you have any questions, please contact **gesundheitsfoerderung@bvaeb.at.**

Health in old age

Under the title of "An active community for seniors", BVAEB has developed a series of health-promoting packages for older age groups. The three-part training programme of the health modules gives seniors information about nutrition, movement and mental health. It also looks at current topics of interest, such as digital media or "mindfulness and vitality". It also incorporates a special group session for memory training, which presents fascinating facts about memory and our brain functions as well as practical exercises and group training. The BVAEB website also contains the latest news and handy tips, as well as information about upcoming events.

You can find more detailed information about services for seniors at **www.bvaeb.at/aktivimalter**. If you have any questions, please contact **aktivmitbvaeb@bvaeb.at**.

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Rehabilitation and enhanced therapy

Medical rehabilitation

Medical measures are essential to rehabilitation. The objective is to restore the state of health of insured persons and their dependants enough that they are able to take a place in the community that is appropriate for them for as long as possible, without support or assistance.

Services

- Inpatient and outpatient rehabilitation
- Granting of prostheses, orthopaedic aids and other aids, as well as training in the use of these aids
- Within a specific framework, medical assistance and provision of medications and therapeutic products

Occupational and social rehabilitation

Professional life, independent living, financial protection and mobility can be limited or endangered by a disability or disease. Social workers in the Enhanced Therapy and Rehabilitation department offer personal support for employed insured persons. They also support people who were forced to leave work due to a disability.

This includes, for example, people who are suffering from follow-up problems due to an accident outside of work, or who are living with the consequences of a disease such as multiple sclerosis, a stroke, cancer or congenital disabilities.

As problematic situations vary from individual to individual, the experts of BVAEB develop appropriate solution strategies together with those concerned.

This means the social workers at BVAEB are able to provide support

- for questions about medical rehabilitation and health insurance services,
- with coordinating the provision of necessary aids (bath lifts),
- with financial protection (care allowance application),
- with designing living spaces to be accessible for the disabled,
- for questions about keeping people in the workplace, through consultation about mobility aids (wheelchair) and car adaptation options,
- applying for a disability pass,
- granting financial support in the form of subsidies or interest-free loans (car purchase, adapting your living space)
- grants for prostheses, orthopaedic aids and other aids needed for the work or social sphere.

Consultation and support is offered by phone and through in-person discussions at home or in the workplace.

Contract workers primarily come under the responsibility of the Pension & Retirement Agency. Co-insured persons and pensioners are looked after by Case Management in their regional office.

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Measures for strengthening health

The objective is the maintenance and promotion of physical and mental health.

Services

- Stays at a health resort
- 'Gesundheitsvorsorge Aktiv' (active health care) (GVA)
- Therapy cost contributions
- Convalescence after operations and serious illness
- Subsidies (seaside retreats, convalescent holidays, therapeutic retreats for children and adolescents)

Application

You can get the application form from your regional office or at **www.bvaeb.at/formulare**. Pass this to your physician to fill out the medical section. Please complete your personal details and send the form back to your regional office or submit it via the **MeineBVAEB** (see last page) app.

The forms are also available in the hospital. Please contact discharge management or **the social workers** at the hospital.

Requirements and deadlines

A medical indication is always required for the approval of all services. For a stay at a health resort/GVA (therapy cost contribution), the time since the most recent health resort/GVA stays is also relevant. Two stays at a health resort/GVA within five calendar years can be approved.

Inpatient and outpatient (phase III) rehabilitation stays (excluding follow-up treatments), therapy cost contributions and corresponding services of other social insurance agencies are credited.

You can make a new application 18 months after the end of your last GVA/health resort stay at the earliest.

Additional payment

BVAEB is legally obligated to pay an additional payment for all hospital stays, which must be paid before or at the start of the stay. The amount of the additional payment is based on the monthly gross salary of the primary insured person (even if the application is made for co-insured relatives).

You don't have to make an additional payment if you are exempt from paying the prescription fee (excluding prescription fee exemption based on the upper limit).

Applications for rehabilitation stays from contract workers are processed by the responsible pension insurer.

All enhanced therapy services require the prior approval of BVAEB. It is essential to wait for this approval.

No cost sharing is stipulated for therapeutic products and aids that are granted within the framework of medical rehabilitation.

For more detailed information, you can request the "Health facilities" directory and the "Health Resort Stays & Rehabilitation" brochure from the BVAEB regional offices, or you can download them from **www.bvaeb.at/broschueren**.

Accident insurance

Accident insurance covers occupational accidents and occupational diseases.

Occupational accidents are accidents that are locationally, temporally and causally linked with the professional practice or the protected role. This also includes accidents that do not in fact stem directly from the employment activity, but are immediately linked to it, e.g. commuting accidents:

- Accidents on the direct route between the home and the workplace
- Accidents on the way to or from the workplace to a nursery or school in order to pick up or drop off a child for whom you are responsible
- Accidents on the way to a medical examination, provided the supervisor has been notified of the physician's appointment before the journey is started
- Accidents on a par with occupational accidents, e.g. when visiting occupational training and further training events

Occupational diseases are diseases that are caused by professional activity and that are cited in the list of occupational diseases[1] (Annex 1 of the Austrian General Social Insurance Act – ASVG). In order to prevent the occurrence of occupational diseases as far as possible, accident insurance offers an extensive support programme of vaccination measures, in those areas in which effective prevention is possible, e.g. for various infectious diseases.

TBE and hepatitis vaccines are provided by means of the respective employer for persons exposed in this way. The vaccine must be ordered by the employer as part of accident insurance upon supplying proof of exposure.

You can find details about vaccinations for professionals in increased-risk occupations on the information pages at **www.bvaeb.at/bsi**.

[1] The list of occupational diseases can be found on our website at **www.bvaeb.at/bkliste**

Reporting accidents and occupational diseases

All occupational accidents that have caused an insured person to be fully or partially incapable of work for more than three days or have proven fatal **must be reported** to BVAEB **by the employer within five days**.

All occupational diseases (e.g. hearing impairment caused by noise) must also be shown in the same way. Moreover, there is a medical reporting requirement in the event of occupational diseases.

Accidents outside work do not have to be reported.

The forms for reporting an accident or an occupational disease are available to download at **www.bvaeb.at/berufskrankheiten**. Accidents can also be reported directly via ELDA.

Treatment for accidents

Treatment for accidents includes but is not limited to medical assistance, provision of medications, supply of therapeutic products and aids as well as residential care, primarily in emergency hospitals and emergency rooms.

When utilising the medical assistance of non-contractual parties, costs are reimbursed at a standard rate. Further costs cannot also be compensated for by accident insurance.

No excess has to be paid for therapeutic products and aids that are required in the event of a recognised occupational accident or a recognised occupational disease.

Rehabilitation

The objective of rehabilitation is the best possible reintegration of a disabled person into the world of work and into the community. This should be achieved through medical, occupational and social measures.

After initial treatment of the physical damage in a hospital, an attempt is made to restore the state of health of the insured person, as part of medical rehabilitation in a rehabilitation centre in line with the latest medical findings and using the necessary technical aids. Where applicable, the insured person also learns to handle prostheses and learns about their possible applications.

Occupational measures are intended to ensure further professionalism as far as possible. Should it no longer be possible to continue the previous line of work, retraining measures can be co-financed.

Individual support and consultation is provided by accident insurance social workers.

Taking into account the economic circumstances of the disabled person, services can also be performed within the framework of social rehabilitation. For disabled persons with severe mobility impairments, subsidies and loans for making a home accessible, e.g. by installing a lift or ramp or converting the bath and toilet, as well as for required adaptations to a passenger car, can be granted to help make them more mobile.

Disability allowance

Insured persons receive a disability allowance if their earning capacity is reduced by at least 20% for beyond three months after the occurrence of the insurance incident.

The disability allowance is a monthly payment and is awarded for the duration of the qualifying reduction in earning capacity. A reduction in earning capacity is medically determined.

You can find detailed information about the disability allowance at **www.bvaeb.at/versehrtenrente**.

Widows'/widowers' pensions

In the event of occupational accidents or occupational diseases resulting in death, the widow/widower receives a pension.

You can find detailed information on widows'/widowers' pensions on our website at **www.bvaeb.at/hinterbliebenenrenten**.

Further services

Further accident insurance services include care allowance, partial reimbursement of funeral expenses and support in emergencies.

You can find more detailed information about all accident insurance services at **www.bvaeb.at/uv**.

Pension scheme

The state pension scheme provides service activities (e.g. information, consultation), health services (rehabilitation measures and stays at a health resort) and pension services.

Pension services include old-age pensions, pensions due to reduced ability to work and widows'/widowers' pensions.

Application

The so-called "application principle" applies to the pension scheme. To be in receipt of a service, you must submit an application.

You can find all application forms on our website at **www.bvaeb.at/formulare**.

Payment of pensions

Pensions are paid out to the eligible persons or their legal representatives (e.g. adult representatives or legal guardians) at the end of each month – preferably by transfer to a pension account.

In addition to the pensions to which there is a claim in the months April and October, special payments (13th and 14th pension payments respectively) to the amount of this monthly pension are due. The amount of the first special payment is also dependent on the duration of the pension to date.

Please find detailed information about individual services and claim requirements in the relevant BVAEB brochures – available to download from **www.bvaeb.at/broschueren**.

Calculation of pensions

The Austrian General Pensions Act (APG) introduced an electronic pension account for 24/7 online access, on which the individual pension entitlement acquired is registered on an ongoing basis. The electronic pension account is the basis for calculating the pension amount. All entitlements up to the end of 2013 are recorded in the pension account as initial account credit on 1st January 2014. 1.78% of the annual contribution bases in the pension scheme is credited and recorded as an annual partial credit. The (appreciated) partial credit is added to the respective total credit. The pension amount is then calculated from the (last) total credit divided by 14 (gross monthly pension).

On the basis of the regular retirement age (women: 60, men: 65), reductions or increases in retirement benefit are made if the pension is used earlier or later.

Details on calculation and access to your personal pension account as well as the possibility of an advance calculation of the development of your pension entitlement in the coming years can be found at **www.neuespensionskonto.at**.

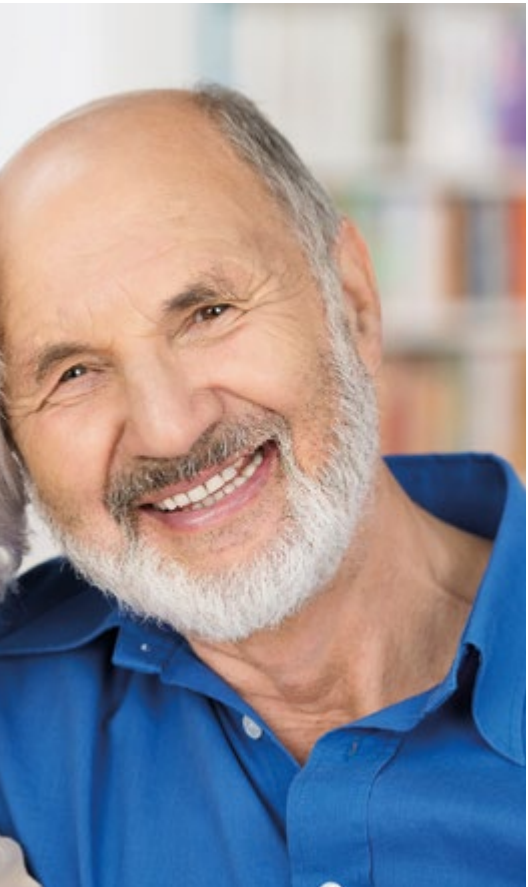
Calculation of widows'/widowers' pensions

The entitlements to benefits intended for widows/widowers are derived from the entitlements to benefits that the insured person themselves acquired.

The pension to which the deceased insured person had or would have had a claim upon their death is decisive here.

The widows'/widowers' pension is **0% to 60% of the pension of the deceased person** depending on the total family income that was available before the death of the spouse.

Out of a widows'/widowers' pension calculated at **60%**, the orphans' pension is **40%** for each child who has lost one parent and 60% for each child who has lost both parents.



Equalisation supplement

If the total income (not just the pension) of a pensioner is below a socially acceptable value, an **equalisation supplement** is due in addition to the pension under certain conditions.

Care allowance

The care allowance is designed to cover the increased expenditure incurred for care needs in the form of a contribution paid as a flat rate, in order to guarantee the necessary support and assistance for persons needing care insofar as possible, as well as improving the possibility of leading a self-determined, needs-oriented life.

Care levels

The individual levels are staggered as follows according to care requirements **from 1st January 2023**:

Care level	1	2	3	4	5	6	7
Monthly amount in EUR	175.00	322.70	502.80	754.00	1,024.20	1,430.20	1,879.50

The individual care allowance levels are increased annually by the adjustment factor by official channels. The **care allowance** is paid out **twelve times a year**.

Minimum classifications are designed for certain groups of disabled people (e.g. wheelchair users and blind people). For the most severely disabled children and adolescents – depending on the age – additional flat-rate values must be taken into account when assessing the monthly care needs.

Eligibility criteria

You have a claim to care allowance

- if support and assistance are required for an expected duration of **at least six months**,
- **more than 65 hours a month** of care is required and
- the person needing care has their habitual residence in Austria or in an EU/EEC country or in Switzerland, and has health insurance in Austria.

Eligible group of people/ responsible body

The eligible group of people and the responsible body are:

- Recipients of a full accident insurance pension, if the need for care has been caused by an occupational accident or an occupational disease – The respective accident insurer (BVAEB, SVS) or, when dealing with the Austrian General Institute of Accident Insurance (AUVA), the Austrian Pension & Retirement Agency (PVA)
- Recipients of pensions from the pension scheme – The respective pension insurer (BVAEB, PVA or SVS)
- Recipients of old-age or care pensions (as a previous federal or state civil servant and in accordance with the 1966 Austrian Federal Railways Pensions Ordinance or the Austrian Railways Pension Act) – The Insurance Company for Public Employees, Railways and Mining (BVAEB)
- Recipients of pensions, grants or compensation according to the laws on pension commitments – The Austrian Pension & Retirement Agency (PVA)
- Persons without a basic service (retirement fund/pension) available, e.g. for actively employed persons, co-insured relatives – The Austrian Pension & Retirement Agency (PVA)

Concurrence of similar entitlements

In the event of similar entitlements to care allowance being met concurrently, according to this federal law (e.g. personal contribution and widower/widow services), the care allowance is only given once.

Start, end and suspension of care allowance

The care allowance is due at the **start of the month following the application**.

Withdrawals or reductions become effective at the end of the calendar month following notice being given. In any case, claims **expire** on the day of death.

Upon admission to hospital (including rehabilitation stays, stays at a health resort, recreational stays or convalescent stays) at the expense of a social insurance agency or the state, the care allowance **is suspended** from the day after admission. The suspension must be lifted again on the day of discharge.

Upon request, we are happy to send you the application form for (an increase in) care allowance, as well as our detailed **care allowance advice** information sheet, which you can also find on our website at **www.bvaeb.at/broschueren**.

BVAEB healthcare facilities

BVAEB's own therapy, illness prevention and rehabilitation centres

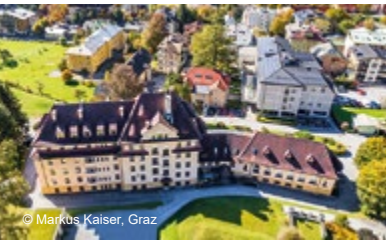
Rehabilitationszentrum Austria

Stifterstraße 11
4701 Bad Schallerbach
Telephone: 050405-84090
E-mail: rz.austria@bvaeb.at
www.rz-austria.at

Specialist areas:

- Rehabilitation from cardiovascular diseases
- Rehabilitation from metabolic disorders
- Rehabilitation from respiratory diseases

Gesundheitseinrichtung Bad Hofgastein



Gerichtsstraße 8
5630 Bad Hofgastein
Telephone: 050405-37600
E-mail: ge.badhofgastein@bvaeb.at
www.ge-badhofgastein.at

Specialist areas:

- Active physio – therapy for musculoskeletal disorders
- Kur Plus (therapy plus illness prevention programme) for musculoskeletal disorders
- Gastein Heilstollen healing cave
- Therapy for trauma patients

Gesundheitseinrichtung
Bad Schallerbach

© Markus Kaiser, Graz

Rablstraße 7
4701 Bad Schallerbach
Telephone: 050405-37700
E-mail: ge.badschallerbach@bvaeb.at
www.ge-badschallerbach.at

Specialist areas:
- Active physio – therapy for musculoskeletal disorders
- Kur Plus (therapy plus illness prevention programme) for musculoskeletal disorders

Therapiezentrum
Buchenberg

© Markus Kaiser, Graz

Hötzendorfstraße 1
3340 Waidhofen an der Ybbs
Telephone: 050405-82012
E-mail: tz.buchenberg@bvaeb.at
www.tz-buchenberg.at

Specialist areas:
- Rehabilitation from neurological diseases
- Rehabilitation from metabolic disorders
- Recovery

Rehabilitationszentrum
Engelsbad

© Marion Carniel

Weilburgstraße 7–9
2500 Baden bei Wien
Telephone: 050405-81090
E-mail: rz.engelsbad@bvaeb.at
www.rz-engelsbad.at

Specialist area:
- Rehabilitation from musculoskeletal disorders

Gesundheitseinrichtung
Josefhof

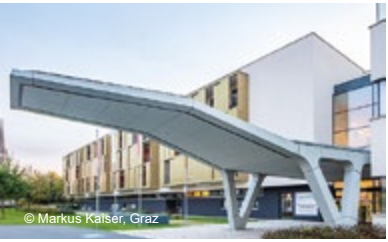
© Pierer.net

Haideggerweg 38
8044 Graz-Mariatrost
Telephone: 050405-37888
E-mail: ge.josefhof@bvaeb.at
www.ge-josefhof.at

Specialist areas:
- Therapy for stopping smoking
- Stays for health promotion services for seniors

bvaeb Therapiezentrum

Justuspark



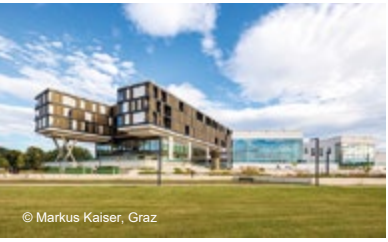
Linzer Straße 7
4540 Bad Hall
Telephone: 050405-85550
E-mail: tz.justuspark@bvaeb.at
www.tz-justuspark.at

Specialist area:

- Rehabilitation from mental illnesses

bvaeb Gesundheitszentrum

Resilienzpark Sitzenberg



Gesundheitsplatz 1
3454 Sitzenberg-Reidling
Telephone: 050405-86035
E-mail: gz.sitzenberg@bvaeb.at
www.gz-sitzenberg.at

Specialist area:

- Stays for health promotion services for employed insured persons and their dependants

bvaeb Therapiezentrum

Rosalienhof

Am Kurpark 1
7431 Bad Tatzmannsdorf
Telephone: 050405-83857
E-mail: tz.rosalienhof@bvaeb.at
www.tz-rosalienhof.at

Specialist areas:

- Rehabilitation for oncological aftercare
- Outpatient oncological rehabilitation phase II and phase III
- Treatment for rheumatic diseases or musculoskeletal disorders, with or without cardiovascular disease and metabolic disorders such as diabetes mellitus or dyslipidemia

Depending on their specific symptoms, long Covid/post-Covid patients are assigned to the indicator groups for therapy/rehabilitation/recovery. For more detailed information, please contact the **Department for Enhanced Therapy and Rehabilitation** (Telephone: **050405-21010**, e-mail: **kur.reha@bvaeb.at**).

BVAEB customer service centres

VIENNA, LOWER AUSTRIA AND BURGENLAND

Regional office for Vienna, Lower Austria and Burgenland
Josefstädter Straße 80, 1080 Vienna
Telephone: 050405-23700
E-mail: postoffice@bvaeb.at

St. Pölten branch
Bahnhofplatz 10, 3100 St. Pölten
Telephone: 050405-23700
E-mail: ast.stpoelten@bvaeb.at

Eisenstadt branch
Neusiedler Straße 10, 7000 Eisenstadt
Telephone: 050405-23700
E-mail: ast.eisenstadt@bvaeb.at

UPPER AUSTRIA

Regional office for Upper Austria
Hessenplatz 14, 4020 Linz
Telephone: 050405-24700
E-mail: lst.oberoesterreich@bvaeb.at

CARINTHIA

Regional office for Carinthia
Siebenhügelstraße 1,
9020 Klagenfurt am Wörthersee Austria
or
Bahnhofplatz 1, 9500 Villach Austria
Telephone: 050405-26700
E-mail: lst.kaernten@bvaeb.at

STYRIA

Regional office for Styria
Grieskai 106, 8020 Graz
Telephone: 050405-25700
E-mail: lst.steiermark@bvaeb.at

Eisenerz branch
Hammerplatz 1, 8790 Eisenerz
Telephone: 050405-36450
E-mail: ast.eisenerz@bvaeb.at

SALZBURG

Regional office for Salzburg
Faberstraße 2A, 5020 Salzburg
Telephone: 050405-27700
E-mail: lst.salzburg@bvaeb.at

TYROL

Regional office for Tyrol
Meinhardstraße 1, 6010 Innsbruck
Telephone: 050405-28700
E-mail: lst.tirol@bvaeb.at

VORARLBERG

Regional office for Vorarlberg
Montfortstraße 11, 6900 Bregenz
Telephone: 050405-29700
E-mail: lst.vorarlberg@bvaeb.at

The opening times of the customer service centres can be found on our website
www.bvaeb.at/kontakt

BVAEB outpatient clinics

for patients from all insurance providers

VIENNA

U3Med Erdberg outpatient clinic
Erdbergstraße 202/E7a, 1030 Vienna
- Dental, oral and maxillofacial medicine
- Internal medicine/medical check-up
- Physical medicine

Telephone: 050405-13999

Vienna Josefstadt outpatient clinic
Josefstädter Straße 80, 1080 Vienna
- Dental, oral and maxillofacial medicine
- Internal medicine/medical check-up
- Ophthalmology

Telephone: 050405-21970

Vienna Praterstern dental outpatient clinic
Praterstern 3, 1020 Vienna
Telephone: 050405-37400

Vienna Westbahnhof dental outpatient clinic
Mariahilferstraße 133, 1150 Vienna
Telephone: 050405-37200

LOWER AUSTRIA

St. Pölten dental outpatient clinic
Julius Raab-Promenade 1/1/2, 3100 St. Pölten
Telephone: 050405-37220

UPPER AUSTRIA

Linz dental outpatient clinic
Bahnhofplatz 3–6/Top 25, 4020 Linz
Telephone: 050405-37240

CARINTHIA

Villach dental outpatient clinic
Bahnhofplatz 1, 9500 Villach
Telephone: 050405-37320

STYRIA

Knittelfeld physical outpatient clinic
Bahnhofplatz 9, 8720 Knittelfeld
Telephone: 050405-37460

Eisenerz dental outpatient clinic
Hammerplatz 1, 8790 Eisenerz
Telephone: 050405-37380

Graz dental outpatient clinic
Annenpassage Top B1B, Bahnhofgürtel 85/1, 8020 Graz
Telephone: 050405-37340

Trieben dental outpatient clinic
Hauptplatz 13, 8784 Trieben
Telephone: 050405-37360

SALZBURG

Salzburg Faberstraße dental outpatient clinic
Faberstraße 2A, 5020 Salzburg
Telephone: 050405-27310

Salzburg Hauptbahnhof (central train station) dental outpatient clinic
Engelbert-Weiß-Weg 10, 5020 Salzburg
Telephone: 050405-37260

TYROL

Innsbruck dental outpatient clinic
Südtiroler Platz 3, 6020 Innsbruck
Telephone: 050405-37280

VORARLBERG

Feldkirch dental outpatient clinic
Bahnhofstraße 40/3, 6800 Feldkirch
Telephone: 050405-37300

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The opening times of all outpatient clinics can be found on our website
www.bvaeb-ambulatorien.at

For information about the packages and services offered by BVAEB, please get in touch:

050405 (from anywhere in Austria during service hours)

www.bvaeb.at/kontakt

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MeineBVAEB

Submissions, requests and information, such as:

- Invoices
- Childcare allowance
- Therapy and rehab applications
- etc.

MeineBVAEB is available whenever you need it.

Anywhere, any time

The MeineBVAEB app is available from the Google Play Store and the iOS App Store.

Lots of useful features

The MeineBVAEB portal provides a truly comprehensive service at:

www.meinebvaeb.at

App:

Portal: