

German social insurance system

Introduction to the German healthcare system.

The German social insurance system consists of four main components: statutory health insurance, statutory long-term care insurance, social pension insurance and statutory unemployment insurance. This is an introduction to the German social insurance system.

Statutory health insurance

From 1 January 2009 general mandatory healthcare insurance applies to all people living in Germany. All those who

- > are not a public official, self employed person, freelancer
- > or earn less money than €5,362.50 per month,

must insure themselves in the statutory health insurance system.

To a large extent, statutory health insurance is financed by the contributions of its members. The contribution rate policyholders must pay for receiving benefits to maintain, restore or improve their state of health is calculated as a percentage of their gross salary.

All contributions are paid into a healthcare fund, which redistributes the money to the health insurers according to their different client profiles.

Statutory health insurance companies which do not receive enough money from the healthcare fund can require an auxiliary contribution of their members.

From 1 January 2022 the basic contribution rate amounts to 14.6% of gross salary plus 1.1% by Audi BKK (employee: 7.85%, employer: 7.85%). Audi BKK requires an additional auxiliary contribution of only 1.1%. Compared to other insurance companies, Audi BKK keeps the contribution rates below-average. Contributions are calculated up to €4,837.50 per month.

The two different health insurance systems in Germany

- > **Statutory health insurance** is regulated by the German state. Spouse and children can get co-insured under statutory insurance free of charge.

- > **Private health insurance plans** can only be accessed in certain cases, for example, if one's salary exceeds a certain amount (2022: €64,350 per year). Under private insurance, each family member is insured separately.

Contributions to a private health insurance plan depend on one's age and risk profile, and thus state of health. Therefore, people with a poor risk profile will face worse insurance conditions than those that are a "good risk".

Consequently, each person should compare the pros and cons of both systems thoroughly.

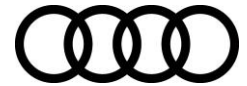
The employees of Audi BKK will gladly help you.

How to receive medical treatment under statutory health insurance

In case of illness, you can get open access and medical help free of charge by presenting your insurance card at each physician or hospital visit.

Specific features of Audi BKK

Audi BKK offers all the benefits of statutory health insurance. Your needs and wishes are our main concern.



What does Audi BKK offer you?

- > Audi BKK offers you an **individual contact person**: www.audi-bkk.de
- > With the Audi BKK **bonus program AktivFit**, you can get reimbursement of up to €120, as well as up to €200 from **GesundheitExtra**.
- > Audi BKK supports prevention courses with up to €90 **per course** for a maximum of two courses per year or
- > Audi BKK offers a special **health week Gesundheitswoche** supported with €175.
- > Audi BKK bears the costs for **protective inoculations** (also for private journeys abroad) up to €200 per year.
- > Audi BKK pays for **household help**, if the person who is usually responsible for the housekeeping gets ill.
- > Audi BKK offers **prevention programs** for mothers and children.
- > Audi BKK covers a **medical health information line**: +49 800 2834255 (free within Germany).
- > Audi BKK **online branch** is here for you 24 hours a day, 365 days a year: www.audibkk.de/online-center
- > Audi BKK offers **additional options**: premium payment.
- > Audi BKK offers attractive **supplementary insurances** - individual and low-priced.
- > Audi BKK pays a subsidy of €13 per day for **outpatient preventative care** (spa therapy).
- > **overseas emergency service**: +49 841-887-777 worldwide

Statutory long-term care insurance

The acquisition of statutory long-term care insurance is mandatory for all insured persons. This insurance branch covers costs for long-term care which might arise from accidents, diseases or for reasons of age.

Long-term care insurance is linked to your health insurance and therefore taken out at the same company.

The rate of contribution is uniform throughout Germany. Contributions to long-term care insurance amount to 3.05% of one's gross income. The contributions are split 50-50 between employer and employee and are deducted from one's salary. Childless individuals must pay an additional 0.35%.

Contributions are only calculated up to €4.837,50 per month.

Social pension insurance

Social pension insurance ensures the payment of pensions. All employees must contribute to the national pension insurance system.

In 2022, contributions amount to 18.60% of the gross income up to an upper limit of €7,050 (€6,750 in the eastern states of Germany) and are split 50-50 between employer and employee.

Statutory unemployment insurance

It is every employee's duty in Germany to participate in the statutory unemployment insurance system.

Per month, 2.4% of one's gross income up to a maximum of €7,050 (€6,750 in the eastern states of Germany) is paid as contributions. The overall contributions are split 50-50 between employer and employee.

Further Information

By telephone, email or in one of our offices, our service team will gladly help you with your questions about the German healthcare system and your insurance at Audi BKK.

Audi BKK