

Self-employed and insured with us

Are you self-employed or planning to become self-employed? Then you have voluntary insurance cover with us. Find out how we calculate your contributions and how you can claim statutory sick pay.

Contributions from 1 January 2022

Income subject to contributions	Health insurance			Long-term care insurance ¹	
	without sick pay 14.00 %	with sick pay 14.60 %	TK-specific additional contribution rate 1.20 %	without supplementary contribution 3.05 %	with supplementary contribution 3.40 % ¹
from 1,096.67 EUR to 4,837.50 EUR	from 153.53 EUR to 677.25 EUR	from 160.11 EUR to 706.28 EUR	from 13.16 EUR to 58.05 EUR	from 33.45 EUR to 147.54 EUR	from 37.29 EUR to 164.48 EUR

How are my contributions calculated?

We calculate your monthly contributions based on your income – between 1,096.67 EUR (statutory minimum threshold) and 4,837.50 EUR (social security contribution assessment ceiling). This calculation of your contributions is always preliminary based on your current income tax assessment.

When you send us your new tax assessment, we will correct your contributions retroactively for the relevant calendar year. Your actual income is thus essential for the correction of your contributions.

You will of course be reimbursed for contributions paid in excess. However, if you have paid too little, we will have to ask you to pay the difference.

We will also calculate your future contributions based on your current tax assessment which are preliminary until we receive the next tax assessment. That is why we would like to ask you to send us a copy of every new tax assessment you receive as soon as possible.

¹ including a supplementary contribution of 0.25 % for members without children

Are there any exceptions?

The preliminary contribution calculation does not apply if you are paying contributions calculated on the basis of the social security contribution assessment ceiling, which is currently 4,837.50 EUR (maximum contribution). In this case, your contributions will be determined definitively.

We may still be able to reimburse you for contributions if you prove that your income is lower than the social security contribution assessment ceiling. Simply submit your tax assessment within 3 years.

Example: For 2021, we must have your income tax assessment by 31 December 2024.

How much are my contributions?

For a calculation of contributions to health insurance

- without entitlement to statutory sick pay, you pay a reduced contribution rate of 14.00 per cent,
- with entitlement to statutory sick pay starting on the 43rd day, you pay the general contribution rate of 14.60 per cent.

Our additional contribution rate of 1.20 per cent is to be added on in both cases.

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Example 1: Calculation of the monthly contribution (without entitlement to sick pay) with an income subject to contributions that is **below the social security contribution assessment ceiling**:

1,096.67 EUR x 14.00 %	=	153.53 EUR
1,096.67 EUR x 1.20 %	=	13.16 EUR
in total (health insurance)	=	166.69 EUR
+		
1,096.67 EUR x 3.05 %	=	33.45 EUR
Total amount (health insurance + long-term care insurance with child)	=	200.14 EUR
or		
1,096.67 EUR x 3.40 %	=	37.29 EUR
Total amount (health insurance + long-term care insurance without child)	=	203.98 EUR

Example 2: Calculation of the monthly contribution (with entitlement to sick pay) with an income subject to contributions that amounts to 2,500 EUR according to the income tax assessment.

2,500.00 EUR x 14.60 %	=	365.00 EUR
2,500.00 EUR x 1.20 %	=	30.00 EUR
in total (health insurance)	=	395.00 EUR
+		
2,500.00 EUR x 3.05 %	=	76.25 EUR
Total amount (health insurance + long-term care insurance with child)	=	471.25 EUR
or		
2,500.00 EUR x 3.40 %	=	85.00 EUR
Total amount (health insurance + long-term care insurance without child)	=	480.00 EUR

Example 3: Calculation of the monthly contribution (without entitlement to sick pay) with an income subject to contributions that is **above the social security contribution assessment ceiling**:

4,837.50 EUR x 14.00 %	=	677.25 EUR
4,837.50 EUR x 1.20 %	=	58.05 EUR
in total (health insurance)	=	735.30 EUR
+		
4,837.50 EUR x 3.05 %	=	147.54 EUR
Total amount (health insurance + long-term care insurance with child)	=	882.84 EUR
or		
4,837.50 EUR x 3.40 %	=	164.48 EUR
Total amount (health insurance + long-term care insurance without child)	=	899.78 EUR

For income from pension or pension payments, you pay the general contribution rate of 14.60 per cent plus the TK-specific additional contribution rate of 1.20 per cent. For foreign pensions, the contribution rate is 7.30 per cent plus half of the TK-specific additional contribution rate of 0.60 per cent.

For long-term care insurance, the contribution rate is 3.05 per cent. Members without children pay 0.35 per cent (that means a total of 3.4 per cent). By the way: Members under the age of 23 and members born on or before 31 December 1939 do not pay any supplementary contribution.

What income is subject to contributions?

The entire income that you use or are able to use for living expenses is subject to contributions. This includes:

- income from self-employment – determined in accordance with the German income tax law
- pension payments according to your pension statement granted, e.g. in the case of statutory pensions, company pensions, pensions from private life insurance and payments from a civil service pension scheme
- income from rent and leases
- income from capital investments, e.g. interest or dividends
- maintenance payments from a married partner you are separated or divorced from

If you earn an income below half of the social security contribution assessment ceiling and your wife, husband or civil partner pursuant to the Lebenspartnerschaftsgesetz [German Civil Partnership Act] is not covered by statutory health insurance, we will also include their income in our contribution calculations. We may consider an allowance for dependent children which can reduce your income. That amount can be in the range 329 EUR to 1,096.67 EUR, depending on the insurance cover of the child and whether or not this is a mutual child.

Please note: Negative income cannot be offset against positive income, e.g. from rent and leases. This means that losses cannot be compensated between different types of income.

What are the special regulations for business start-ups?

If you do not have an income tax assessment for your self-employment yet, we will initially calculate your contributions based on your expected income and correct them later.

We will then determine your actual monthly income and correct your contributions retroactively for the relevant calendar year based on your 1st income tax assessment for your self-employment. The current tax



assessment will then be used for future preliminary contribution calculations.

Your contributions are based on your entire income that is subject to contribution payments. This also includes a potential start-up grant from the Agentur für Arbeit [Federal Employment Agency]. The 300-EUR flat-rate for social security shall not be taken into account hereby.

Please remember that you will be asked to pay any arrears of contributions if your income estimate was too low. We will of course reimburse you for contributions you have paid in excess.

How does a decrease in profits affect my contributions?

Should your earned income decrease drastically and unexpectedly, we will protect you from undue hardship. This means that we can reduce your contribution at short notice.

Should I choose insurance cover with or without entitlement to sick pay?

Your insurance cover generally does not include sick pay entitlement. You may, however, opt to include statutory sick pay. This is advisable in case you are unfit for work and you would not receive any or only a reduced income. If you selected statutory sick pay, you will receive it from starting on the 43rd day of your inability to work.

Note: Your choice will be binding for 3 years.

When does my insurance cover including entitlement to sick pay start?

When you have submitted your application, your insurance cover will include entitlement to sick pay starting with the following month. If you are already unable to work at this time, your insurance cover including entitlement to sick pay will begin after the end of your illness.

Please note: If you are incapable to work due to an injury at work or an occupational disease and are entitled to damages from the statutory accident insurance, then you are entitled to industrial injury benefit instead of sick pay.

How much is my sick pay?

Sick pay is 70 per cent of your earned income subject to contribution payments. The maximum amount you will receive per day is 112.88 EUR. We will refer to the last tax assessment you have submitted to us to determine your earned income subject to contribution payments.

Do I have to pay contributions whilst drawing sick pay?

Does your earned income upon which your contributions are calculated discontinue completely whilst you are drawing sick pay? In that case you do not pay any

health insurance contributions. However, should you continue to earn income subject to contributions whilst drawing sick pay, the contributions will be calculated based on this income.

What is the purpose of optional sick pay plans?

You can adapt your entitlement to sick pay to your personal needs with our TK optional plans. You can thus individually complement statutory sick pay. For instance, you can choose to receive sick pay at an earlier date. You can also select higher sick pay than the original upper limit which is determined by the security contribution assessment ceiling. Did you know? In case of inpatient treatment, you can get sick pay from your first day of your stay in hospital.

Will I also receive maternity benefits?

Yes, if you have selected statutory sick pay or our TK-Krankengeld-Wahltarife [TK plans Sick Pay] at the start of your maternity protection period in order for us to be able to pay maternity benefits.

Is my insurance cover sufficient?

You have comprehensive insurance cover for health and long-term care insurance with us. Please check to see if you require additional insurance cover due to your self-employment, such as accident, retirement and unemployment insurance. Information and advice are available from the relevant insurance institution.

Can I take out voluntary insurance cover?

Is your employment that is subject to compulsory insurance or non-contributory dependants' insurance ending because of your self-employment? No need to worry – your insurance cover with us will continue in the same way but as a voluntary member.

Exception: You cancel your insurance cover with us within 2 weeks and provide proof of different insurance cover, e.g. private insurance.

Legal basis

The statutory provisions for income subject to contributions and for the social security threshold of voluntary members are described in Section 240 of the Sozialgesetzbuch Fünftes Buch – Gesetzliche Krankenversicherung (SGB V) [German Social Security Code, Book Five – Statutory Health Insurance] and in the Beitragsverfahrensgrundsätze für Selbstzahler (BVSzGs) [German Contribution Scheme Principles for Self-Payers]. Information on the insuree's duty to provide information can be found in Section 206 SGB V.

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Find out more:

TK contribution calculator: tk.de, search code **2004108**¹

Information on self-employment: tk.de, search code **2011022**¹

TK-Krankengeld-Wahltarife [TK plans Sick Pay]: tk.de, search code **2023152**. We will be pleased to prepare your personal offer on request.

Maternity protection and maternity benefits: tk.de, search code **2001274**¹

¹ We regret, but this information is currently only available in German.

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