

Non-contributory Dependants' Insurance

At TK, you can insure your family members at no extra cost. Here, you can find out more about the eligibility criteria and conditions for non-contributory dependants' insurance.

Who is eligible for non-contributory dependants' insurance?

If you are insured with TK, you can insure the following family members at no additional cost:

- Your spouse or civil partner^{*}
- Biological or adopted children
- Children of children covered by the non-contributory dependants' insurance
- Stepchildren and grandchildren who are primarily supported by you as the insured member
- Foster children, provided you are not employed as their caretaker

What are the eligibility criteria?

Your family members

- regularly reside in Germany,
- are not members themselves of a health insurance and long-term care fund,
- are not exempt from compulsory statutory health insurance (e.g. as a civil servant), with the exception of marginal employment,
- are not exempt from the obligation to hold insurance,
- are not self-employed as their main occupation,
- do not have a regular total income that exceeds 435 Euro per month; if a family member is engaged in marginal employment, the income may be up to 450 Euro per month.

What counts towards the total income?

Total income includes the following, and may include other sources of income as well:

- Gross wages from employment (including expected one-time payments such as a Christmas bonus)
- Earnings from self-employment
- Income from rent and leases
- Income from capital assets (e.g. interest income from one-time payments such as redundancy pay, severance packages and life insurance policies)
- Pensions and annuities (e.g. survivors' pensions, foreign pensions)
- Taxable alimony payments

^{*} Pursuant to the German Civil Partnership Act [Lebenspartnerschaftsgesetz]

Total income does not include income-related or professional expenses, write-offs, saver's allowances, parental benefits, child benefits, housing subsidies, funding received from the German Federal Training Assistance Act [BAföG] or amounts credited towards a pension during child-raising periods.

Supplements paid in consideration of marital status and payments such as one-time life insurance payouts or one-time redundancy or severance payments also do not count towards the total income.

What are the age limits for children?

In principle, children can be covered by the non-contributory dependants' insurance up until their 18th birthday, and if they are not employed yet, even up to their 23rd birthday.

Children may be covered by the non-contributory dependants' insurance up to their 25th birthday if they

- are still attending school (exception: evening school/distance learning),
- are enrolled in vocational training without pay,
- are enrolled in a study course at an educational institution, or
- are taking a gap year to do voluntary work in the social or environmental sector ("voluntary social year" or "voluntary ecological year") in accordance with the German Youth Voluntary Services Act [Jugendfreiwilligendienstegesetz] or are doing a youth voluntary service year [Jugendfreiwilligendienst] in a foreign country without receiving pay.

Has your child's education been postponed due to military or voluntary service? Then your child can continue to be covered by the non-contributory dependants' insurance after his/her 25th birthday for the period of time that the service lasted, but for a maximum of one year.

Children with disabilities can remain permanently insured by the non-contributory dependants' insurance if

- they are unable to support themselves, even when they reach adulthood, and
- the disability is of unforeseeable duration, but there is a high probability that it will last longer than 6 months and



- the disability already existed during the period when the child was covered by the non-contributory dependants' insurance.

We will be happy to personally explain to you what documents and verification we need for this purpose.

Special criteria for spouses and civil partners*

During maternity leave or parental leave, you can only insure your spouse or civil partner^{*} if they were already previously covered by statutory health and long-term care insurance.

My spouse or civil partner^{*} is not insured by a statutory health insurance fund. Can I still insure my child with the TK non-contributory dependants' insurance?

If your spouse or civil partner^{*} is related to the child, you can only insure your child under the TK non-con-

^{*} Pursuant to the German Civil Partnership Act [Lebenspartnerschaftsgesetz]

tributory dependants' insurance at no additional cost if your spouse or civil partner^{*}

- earns a regular monthly income of less than 4,950 Euro **and**
- his or her income is lower than yours.

When does the non-contributory dependants' insurance end?

If the requirements are no longer met, the non-contributory dependants' insurance will be terminated. It also terminates as soon as the primary member is no longer insured with TK. Under certain conditions, the insured family members may then be entitled to our benefits for a maximum of one additional month.

Important note: Please inform us of any changes that could affect your non-contributory dependants' insurance. Such changes can include, for example, if a family member takes out his or her own insurance for the first time or if your marital status or income changes.

^{*} Pursuant to the German Civil Partnership Act [Lebenspartnerschaftsgesetz]

