

**Hallesche**  
Krankenversicherung  
auf Gegenseitigkeit  
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## **Application to the Limitation of the premium of the private Compulsory Nursing Care Insurance for the Maximum Amount for Spouses or Civil Partners**

## Application to the Maximum Amount for Spouses or Civil Partners in the private Compulsory Nursing Care Insurance

☐ Enclosure to insurance application / demand for an offer of \_\_\_\_\_

☐ Private compulsory nursing care insurance with  
Hallesche already exists with insurance number \_\_\_\_\_

Surname, First name  
of the Policy holder/  
Main Person insured/  
Interested party:

Surname, First name  
of the Person to be  
insured:

I apply for the limitation of the maximum premium amount of the private compulsory nursing care insurance for spouses or civil partners.

In order to verify the claim, I furnish the following details. If concerning this matter modifications have resulted, I shall inform Hallesche Krankenversicherung immediately.

**Policy holder/ Main Person insured/  
Interested party**

**Person to be insured  
(Spouses/ registered civil partner)**

First commencement of a private compulsory nursing care insurance:

Date
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Date
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Proof of the commencement and end of the previous insurance period in the private compulsory nursing care insurance:

☐ enclosed

☐ enclosed

In case the private compulsory nursing care insurance (PPV) for the person to be co-insured has not been applied for with us or has not existed with our company:

The PPV exists with the following insurance company:

private nursing care insurance with
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since
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A present confirmation of the insurer about the commencement and the continuation of the PPV there is with:

☐ enclosed

**Policy holder/ Main Person insured/  
Interested party**

**Person to be insured  
(Spouses/ registered civil partner)**

The amount of the monthly total income (definition see following page) is:

☐ € 0 (no income)

☐ up to € 535 (e.g. up to € 556\*)

☐ more than € 535 (e.g. more than € 556\*)

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☐ up to € 535 (e.g. up to € 556\*)

☐ more than € 535 (e.g. more than € 556\*)

\* The limitation of income of € 556 is only valid when employed in a so-called low-wage part-time employment - German Minijobs. If both types of income are applicable, the higher income limit is valid.

**Important:** Please notice the information on the following page.

When I am granted the limitation of the premiums for spouses/ civil partners I am obliged to present the respective proof on demand and to inform Hallesche Krankenversicherung when there is a change.

For periods during which there was no claim for the limitation of premiums I shall pay the necessary premiums retroactively.

Place/date

Signature of the Policy holder/ Main Person insured / Interested party

Signature of the person to be co-insured

### Conditions for a limitation of premiums for spouses/civil partners:

- Essential is a legally valid marriage or in case of civil partners a registered civil partnership as per German law
- Both spouses/civil partners are privately nursing care insured, whereas the insurance coverages do not have to be contracted with the same company.
- At least one of the partners has been continuously privately nursing care insured since 1 January 1995 and
- only one of the partners has a regular total income above the respective valid income limit for the private nursing care insurance (you will find more details in chapter "What counts for the total income").

### What counts for the total income?

Total income is the sum of all incomes as defined by the German Income Tax law ("§ 2 para. 1 German Income Tax Law - Einkommensteuerrecht (EStG)"). These are especially wages and salaries - as well as income of low-wage part-time employment (German Minijobs) -, pensions, rental income, income of capital, income of self-employment or business.

#### The following amounts **will not be deducted**:

The age tax allowance, special expenses, extraordinary expenses, child allowance, the budget allowance and other tax-deductible amounts.

On the other hand, professional expenses **are deductible** - except for salaries taxed at a flatrate - and the savers' tax allowance on investment income. For severance payments, indemnity or other benefits (compensation for termination) that are paid due to the termination of employment and in a way that does not recur on a monthly basis, the monthly wage most recently received will be used for the months following the payout up until the month in which continued payment of the wage would have reached the amount of the compensation for termination. Pensions are taken into account excluding the portion of compensation points for child-raising periods. One-time payments are to be spread over all months of the year, e.g. interest payments. Profit is decisive for the self-employed. The following are not considered as income: maternity allowance, child-raising allowance, child allowance, unemployment benefit, social security benefits, student grants (German BAföG), housing benefit as well as premium allowance for health and nursing care insurance.

The income limit for non-contributory coinsurance of children or reduced premiums for spouses resp. civil partners amounts generally to 1/7 of the monthly reference figure as per § 18 of the German social legislation Book IV (SGB IV), that is a monthly € 535 (as per 1 January 2025, a possible more current value may be asked for). The income limit of € 556 per month (as per 1 January 2025, a possible more current value may be asked for) is valid in case the total income will be obtained out of a low-wage part-time employment as per § 8 para. 1 no. 1 German SGB IV or as per § 8a combined with § 8 para. 1 no. 1 German SGB IV.

If both types of income are applicable, the higher income limit is valid.