

The bonus tariffs of Hallesche

With our bonus tariffs you receive a bonus payment every month. This applies regardless of whether you submit invoices or not. And should you submit invoices - no problem. In that case, we'll deduct the annual bonus from the amount we reimburse you.

And this is how it works:

Bonus tariffs 		
PRIMO.Bonus € 30 every month = € 360 per year	NK.Bonus/KS.Bonus/MAS.Bonus € 60 every month = € 720 per year	NK.select S, L und XL Bonus € 100 every month = € 1,200 per year (for children and teenagers half)

If you do not submit invoices within a calendar year

Then you can keep the entire bonus. The money is yours to use as you wish.

If you submit invoices within a calendar year

Then the annual bonus will be deducted from the amount we reimburse you.

Example

You submit an invoice for € 1,500 in March and you are insured in NK.select XL Bonus:

- € 1,500 invoice and benefit amount
- minus € 1,200 annual bonus
- € 300 payment to you

Important

If you submit further invoices later in the same year, we will not deduct the bonus again. It has already been fully taken into account.

A unique feature of NK.select tariffs:

The reimbursement for out-patient and dental check-up examinations and protective vaccinations are not deducted from the bonus.

When might it be worth not submitting invoices?

If you do not submit invoices higher than the annual bonus, you can also look forward to a premium refund in the amount of up to € 800.

Therefore, it may be worth invoices not to submit, even if the invoice is higher than the annual bonus.

Example tariff Tarif NK.select XL Bonus*)

€ 1,500 invoice and benefit amount, € 1,200 annual bonus, possible premium refund: € 500

- You submit the invoice:
€ 1,500 invoice and benefit amount - € 1,200 annual bonus
= **€ 300 reimbursement**, no premium refund
- You do not submit the invoice:
no reimbursement, **€ 500** premium refund

So, you save **€ 200**, if you do not submit the invoice in this example.

*) without taking tax aspects into account

Requirement

The bonus is paid monthly to your account for each insured person, if

- there is insurance cover for the entire month (no entitlement or suspension of the contract) and
- the payment by SEPA direct debit was made in time.

Start and end of insurance during the year

If your insurance starts during the year, you will receive the bonus only for the remaining months.

Example

If the insurance starts in the first year on the 1st of October, only the bonus of these 3 remaining months will be charged in this calendar year when submitting invoices.

If you terminate your contract during the year, the full annual bonus will be charged when submitting invoices, even if you did not receive the full bonus for the year.

Special benefit for employees

This bonus is particularly beneficial if you are an employee. You receive an employer subsidy, meaning your employer covers part of your private health insurance premiums. However, only you receive the monthly bonus. This further reduces your own premium.

Example

Timo N., 35 years old and insured in tariff NK.select XL Bonus:

Monthly premium NK.select XL Bonus:	€ 748.83
- Employer subsidy	€ 374.41
- Bonus	€ 100.00
= Premium rate for Timo N.:	€ 274.42

Taxes

You can deduct approximately 80-95% of your health insurance premium from your taxes, depending on the tariff you choose. A bonus paid out - similar to the premium refund - reduces your health insurance premium, which you can claim against tax.

The premium for tariff NK.select XL Bonus is tax-deductible at 79.59%. The bonus must be deducted from this in the amount of 79.59%.

Example

Timo N., 35 years old, pays a monthly premium for tariff NK.select XL Bonus of € 748.83.

Tariff NK.select XL Bonus is tax-deductible at 79.59%.

Premium NK.select XL Bonus: €748.83 (79.59%)	€ 595.99
- Employer subsidy NK.select XL Bonus	€ 374.41
- Bonus: € 100 (79.59%)	€ 79.59
= Monthly tax-deductible amount:	€ 141.99

Timo N. can claim a total of € 1,703.88 for tax purposes for the year.

The following tax-deductible percentages apply to the other bonus tariffs and accordingly to the bonus:

- KS.Bonus/ NK.select S Bonus: 93.16%
- PRIMO.Bonus: 91.36%
- PRIMO.Bonus plus/ MAS.Bonus/ NK.select L Bonus: 82.60%
- NK.Bonus 79.59%