PRIVATE HEALTH INSURANCE
FOR FAMILIES

A leap into safe hands.

Hallesche
ALH Gruppe

You shape your own path – safely and flexibly.

You are young and have so much ahead of you. You might have a few wild ideas in mind – but you also have a solid plan for your own life's journey.

Are you, for example, in a relationship and hoping to start a family of your own?

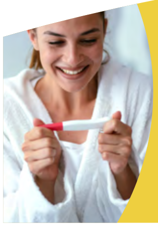
Are you an employee pursuing ambitious career goals?

Are you thinking about taking the plunge into self-employment, for example?

Whatever your plans may be, you want to know that your healthcare is in safe hands. Your current circumstances are just as important as your plans for the future.

In this brochure, we answer some key questions about private health insurance for families.

Whether you are currently single, in a couple, or already starting a family – we offer flexible solutions to ensure you're fully covered whatever life throws at you.



Starting a family

On maternity leave

Life with a child

Back at work

You are starting a family – with us by your side.

A partner in all phases of life

Especially when thinking about starting a family, you are bound to have a few questions when deciding on private health insurance. After all, this is a decision that requires careful financial consideration. We would be happy to explain how private health insurance provides stability and can be tailored perfectly to your needs. To ensure you find the right cover for you, it's important to compare your requirements and all the available options before taking out a policy. Before we move on to the questions concerning pregnancy, we would like to explain when you are actually eligible for private insurance. This is possible if

- you are employed and your salary exceeds the JAEG (annual income threshold)
- you are self-employed
- you are a student
- you are a civil servant or a civil service trainee
- you are exempt from statutory insurance.

If you meet any of these criteria, you can opt for private health insurance cover.

Pregnancy

Your private health insurance cover remains unchanged even during pregnancy. Your policy will continue as normal. If you would like some financial relief during this time, Hallesche offers flexible options to reduce your premium (see page 9).

Comprehensive care is guaranteed, giving you peace of mind

All essential examinations, doctor's appointments, midwifery services and the delivery are included in your private insurance cover. We will reimburse you for the costs associated with pregnancy and childbirth in accordance with the terms of your policy. With us by your side, you can focus entirely on the special time of pregnancy, as we also cover (pre-natal) examinations that statutory health insurance funds only cover in the case of high-risk pregnancies.

My health partner – for now. And everything to come.

Our service for you
We offer comprehensive, high-quality **healthcare services** tailored specifically to you and your family. Whether for preventive care or when you're unwell, as your healthcare partner we support you both in person and through our digital services.

Available 24 hours a day – the health hotline
A team of qualified doctors and medical professionals is on hand to offer you the best possible support around the clock, every day. This is particularly helpful during pregnancy and while breastfeeding.

- Do you have questions about a **medication**?
- Are you looking for a **midwife**?
- Our health helpline's **parental advice** service is happy to help with these questions and many more.

+49 (0) 711 6603 2000

Easy and convenient – video consultations
Do you need information or medical advice on health issues? Simply book an appointment for one of our virtual consultations and discuss your concerns with a doctor from the comfort of your own home. You and the doctor will be able to see each other – for many medical issues, this allows for a more accurate consultation.

Hallesche video consultation

Digital and informative – our health portal
On our health portal, we offer a wide range of other services to support you during pregnancy and beyond, such as an interactive pregnancy calendar. Learn more at:

Hallesche health portal

My health partner
For now. And everything to come.

If you are on maternity leave – you can count on us.

As a privately insured employee, in addition to the maternity allowance from the Federal Social Security Office, you will also receive a supplement from your employer that almost fully compensates for your loss of earnings.

Your plus: private daily sickness allowance
With a daily sickness allowance insurance, you receive additional financial support during maternity leave: after the end of the leave period, we pay you up to € 13 per day.

Statutory maternity protection
As a rule, your maternity leave begins 6 weeks before giving birth and ends 8 weeks after the birth of your child. During this time, you are under special legal protection.

There is no difference between employees with private and statutory health insurance when it comes to the timeframes and employment law provisions relating to maternity leave and parental leave, as well as the rules on parental allowance. Your private health insurance will continue as normal during this period.

Your financial security during maternity protection
Whether you are covered by statutory or private insurance, you will receive roughly the same benefits during your maternity leave. In short: roughly your average net salary over the last 3 months.

A sample calculation
A privately insured employee with an average net salary of € 3,500 prior to giving birth receives

€ 210
Maternity allowance
One-off

€ 10,766
Employer subsidy
€ 3,500 x 3.5 months
- minus €13 per day
- minus €210

€ 741
Sickness benefit
- €13 x 57 days
- Starting on the 43rd day of maternity leave

As a self-employed person on maternity leave, you can count on us.

Your financial security during maternity leave

Whether you are covered by the statutory health insurance scheme (GKV) or private health insurance (PKV), make sure you take out daily sickness benefit insurance in good time. This will help you cover any loss of earnings during your maternity leave. Once your maternity leave has ended, you will be compensated for your loss of earnings as agreed in your contract.

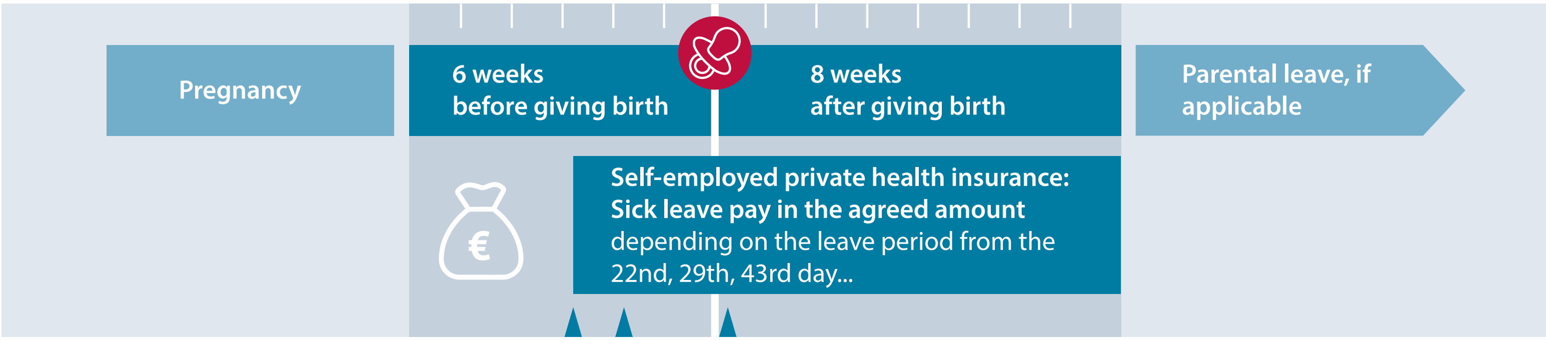
Statutory maternity leave

There is no statutory maternity protection for self-employed people and freelancers, and therefore no entitlement to maternity pay. Your private health insurance cover will continue as normal during this period.

Your plus: private daily sickness allowance

If you continue to work part-time during the weeks before or after the birth, you may even be eligible for a partial payment of your daily sickness benefit.

The daily sickness allowance for the 14 weeks around childbirth provides financial security.



Your offspring is here – we insure new life.

Depending on your individual family situation, there are several options available for how and where you can insure your offspring.

A child‘s health insurance is based on the parents‘ insurance coverage as a rule.

Your baby can receive insurance coverage from Hallesche **without waiting periods and without surcharges**, retroactively from the day of birth, regardless of whether your child is healthy or not!

Note:
Children are insured at no cost for the first year if a parent has been insured for at least 8 months without interruption.**

One of many decisions

If you have the option to choose between GKV and PKV for your child, you should not make your decision solely based on the costs. Of course, statutory family insurance is always cheaper because it is contribution-free. Still, private health insurance is also worth it for children, as they receive the same high-quality protection as you.

In a nutshell

Private health insurance (PKV) stands for high performance and quality in medical care and it is not as expensive for families as often assumed.

Example contribution for an employed parent with two co-insured children

Parent's contribution: NK.select L Bonus (including statutory surcharge, long-term care insurance, and KT 43/€ 150)		€ 756,80
Child 1+ contribution:	+	€ 330,85
Child 2+ contribution:	+	€ 330,85
Employer contribution	-	€ 613,22
Health bonus*	-	€ 200,00
Private health insurance monthly premium	=	€ 605,28

In comparison:

GKV monthly maximum contribution (including long-term care insurance):	€ 613,22

*With the NK.select L Bonus plan, you receive a guaranteed monthly bonus of € 100 (€ 50 for children). That amounts to € 1,200 per year for health-conscious and cost-conscious behaviour (€ 600 for children). If you submit invoices for reimbursement, up to € 1,200 (€ 600 for children) will be offset against the bonus.

**If one parent is insured under the bonus tier, the child is automatically covered under tariff tier 1200. After that, it is possible to switch to the bonus tier without a risk assessment.

Lower premiums for children

The premium for children is significantly lower than for adults, as children do not build up an ageing reserve. Furthermore, children are covered under compulsory long-term care insurance at no extra cost. If you receive an employer's contribution and this has not yet been fully utilised, you can also use it to cover your child's premiums. Last but not least: you can claim a large portion of the child's premium as a tax deduction.

Where will my child be insured?

Parents	PKV Private health insurance	GKV Family insurance
married/unmarried Parent 1: PKV Parent 2: PKV	✓	—
unmarried Parent 1: PKV Parent 2: GKV	✓	✓
married Parent 1: PKV* Parent 2: GKV * earns above the annual earnings threshold and more than the spouse insured under the statutory health insurance	✓	Voluntary membership available
Other Configurations	✓	✓

Tip:
If you are eligible for family insurance and are expecting a baby, you can apply for a waiting period insurance or an option plan to make it easier to enroll your child in private health insurance later.

Stay flexible.

Private health insurance during maternity and parental leave

Anyone with private health insurance remains covered for the duration of their maternity and parental leave. The employer's contribution towards private health insurance for female employees is suspended during maternity leave. You will now have to pay the full premium yourself. This also applies to parental leave, provided you are not working (even part-time). This is a concern for many expectant parents. However, there are **numerous ways** to reduce your premiums during this period.

Flexible options at Hallesche

- If you are not working during parental leave, you can defer your daily sickness benefit.
- You can switch to a tariff level with a higher excess at Hallesche for the duration of parental leave, thereby reducing your premium.
- Once parental leave has ended, you can switch back to your original tariff without having to undergo a new health check.

Your plus: parental allowance for privately insured parents

To somewhat offset the higher costs, privately insured parents receive a slightly higher parental allowance.

What is your premium?

Good to know
If you are voluntarily covered by the statutory health insurance scheme, in many cases you will also pay contributions towards long-term care and health insurance during parental leave.
If your spouse is privately insured, this income is used as the basis for calculating your contributions.

Are the contributions during maternity and parental leave a reason for voluntarily insured female employees to remain in the statutory health insurance scheme?

What specific health insurance premium can you expect to pay?

Premium comparison example

Anna is a 35-year-old married employee with a monthly gross salary of € 7,500. She pays the following health insurance premiums for the period from one year before maternity leave to one year after giving birth.

The monthly premium in the GKV is € 1,261 (GKV premium rate of 14.6% + additional premium of 2.9% + childless care premium of 4.2%).
A high-performance private health insurance with Hallesche costs, incl. health insurance and daily sickness allowance for Anna approximately € 700.00 in premiums. These premiums are the basis for the calculations in the example:

Premium	Voluntary GKV	Hallesche Private Health Insurance
Premium **up to maternity leave**, 1 year (employee share)	€ 7.952	€ 4.500
Premium during maternity leave (6 weeks before delivery + 8 weeks after giving birth)	+ € 0	+ € 2.625
Contribution **during parental leave** (10 months)	+ € 5.536*	+ € 6.000**
Subtotal	= € 13.488	= € 13.125
Supplementary health insurance	+ € 1.530	+ € 0
Total premiums for 25 ½ months	= € 15.018	= € 13.125

* Basis for calculation: 50% of the spouse's income and a reduced GKV contribution rate of 14.0% + additional premium of 2.9% + care premium of 3.6%
** no AG surcharge + KT on entitlement and tariff change to higher excess

You are on parental leave – will you be required to have insurance?

Parental leave

Parental leave is a break from work for parents. Employees are legally entitled to up to three years' parental leave per child. Your health insurance cover remains unchanged during parental leave: if you were covered by statutory health insurance before, you will remain so. If you were covered by private health insurance, you will remain with a private health insurer. There is an exception for employees who work part-time during parental leave.

Part-time work during parental leave

If you wish to work part-time as an employee during your parental leave and your salary is below the annual income threshold, you will be required to join the statutory health insurance scheme (GKV). However, you can also apply for an exemption from this obligation. To qualify, you must work an average of no more than 30 hours per week. Your private health insurance (PKV) will then continue unchanged. In this case, your employer will continue to pay a contribution towards your private health insurance premium even during your parental leave. The exemption from compulsory insurance applies only to this period of parental leave.

Self-employed/freelance during parental leave

During this period, you are not required to be covered by the statutory health insurance scheme. Nothing will change with regard to your private health insurance. Naturally, Hallesche's flexible options for reducing your private health insurance premiums during parental leave also apply to you.

Good to know

If you switch to the statutory health insurance scheme during your parental leave but wish to return to private health insurance later, you can arrange deferred membership. This allows you to resume your private health insurance at a later date (after your parental leave) without undergoing a new risk assessment, provided you contact Hallesche within two months of the end of your statutory insurance obligation.

You are back at work – what are your options?

Part-time work after parental leave

If you wish to work part-time after parental leave and your salary is below the annual income threshold, you will become subject to compulsory insurance. However, it is possible to apply for an exemption from this obligation. To do so, the following conditions must be met:

- They work at most 50%. So half the working hours of a comparable full-time employee.
- You have been insured for at least 5 years through your income. Parental leave is counted towards the 5-year period.

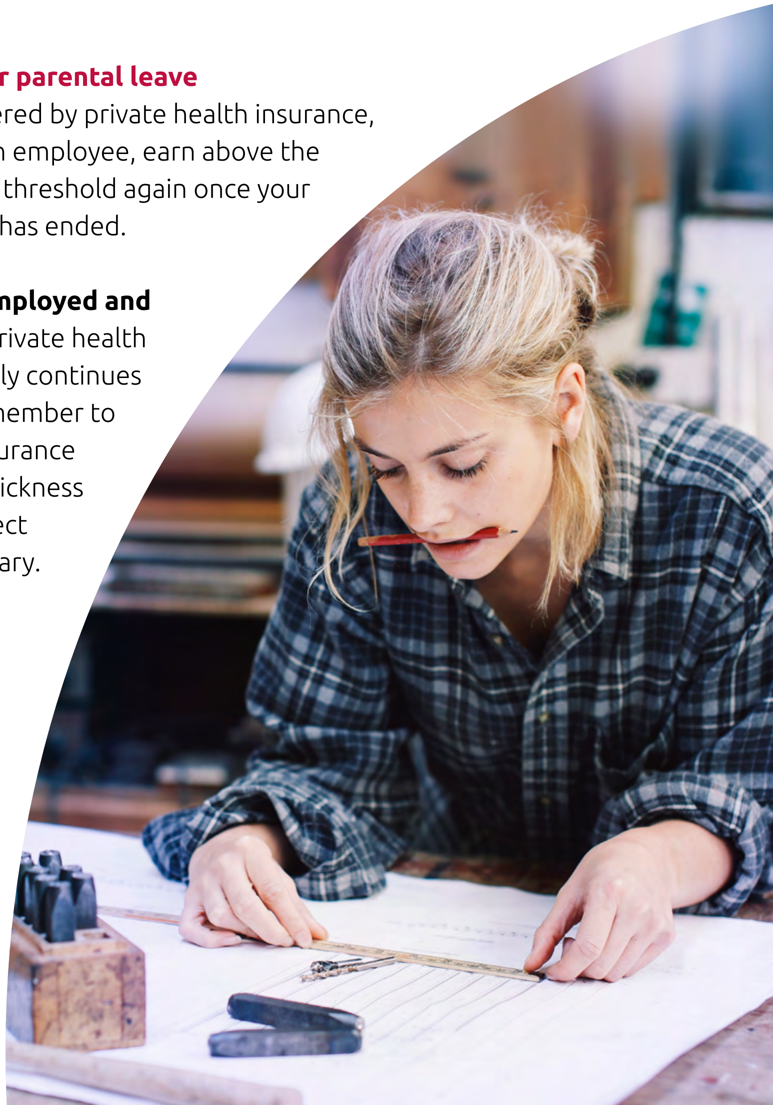
No need to worry

If you become subject to compulsory insurance after your parental leave, we offer a range of options to help you transition. You can arrange deferred insurance to ensure a smooth return to private health insurance at a later date. In addition, you can switch to one of our comprehensive supplementary insurance policies.

Full-time after parental leave

To remain covered by private health insurance, you must, as an employee, earn above the annual income threshold again once your parental leave has ended.

For the **self-employed and freelancers**, private health insurance simply continues as normal. Remember to adjust your insurance cover or daily sickness benefit to reflect your higher salary.



The good feeling, of being in safe hands.

For more information on this topic, see our “Expectant Parents” brochure.

“Expectant Parents” brochure

Good reasons for a partnership with Hallesche:

- Optimal price-performance ratio
- Comprehensive, modern health management
- Awarded multiple times for high premium stability
- Premium refund for non-use of benefits in full health insurance
- The optimal health insurance for every life situation
- Secure premiums, even in old age
- Preventive care without age limits
- Over 85 years of experience

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