



PREGNANCY & CHILDBIRTH

Important information for expectant parents

Preface	3
Legal regulations	4
• Maternity leave period	4
• Maternity allowance	4
• Parental leave	5
• Parental allowance	5
• Child allowance	6
• Social security	6
All about your health insurance	8
• Part-time work during parental leave	8
• Incapacity for work and daily sickness allowance	8
• Daily hospital allowance	9
• Maternity benefits	9
• Reimbursement for antenatal check-ups	10
• Midwifery services	10
• Reimbursement of prenatal preparation and postnatal gymnastics	10
• Co-insurance for your newborn	11
• Daily hospital allowance for your baby	11
Comprehensive care – Hallesche's health services for families	12
• Health helpline	13
• Video calls	13
• Specialist doctor service	14
• Health portal	15
• Health leaflets	16

Legal
regulations

All about your
health insurance

Health services
for families

From the excitement of expecting your baby right through to the birth – and beyond

Our special service for you:

At our website at www.hallesche.de under 'health brochures' or via the QR code, you can request the guide 'Pregnancy and Childbirth' by Gräfe und Unzer directly online at no extra cost.



Congratulations – you're expecting a baby. Pregnancy, childbirth and watching your child grow up are truly special experiences. Days and months filled with exciting moments and thrilling challenges lie ahead of you.

To support you during this time, we have compiled the latest **legal regulations** and everything you need to know about **your private health insurance** in our brochure. We would also like to tell you about our **special health services for families**.

We hope you enjoy reading this and, of course, wish you a happy and healthy pregnancy and delivery!



Enjoy the
read!

Legal regulations

Maternity leave

The Maternity Protection Act primarily protects the health of the expectant mother and her child from hazards, excessive strain and harm to health in the workplace, during training or whilst studying, during pregnancy, after childbirth and whilst breastfeeding.

The maternity leave period generally begins six weeks before the birth and usually ends eight weeks after the birth. In the case of medically induced premature births, multiple births and, upon application, the birth of a child with a disability, this period is extended to a total of twelve weeks from the date of birth.

The Maternity Protection Act does not apply to expectant mothers who are self-employed or work on a freelance basis.

You can obtain detailed information on maternity leave from the **Federal Ministry for Family Affairs, Senior Citizens, Women and Youth**. We particularly recommend the **Guide to Maternity Leave brochure**. You can find this and further information at: www.familienportal.de → **Family benefits** → **Maternity leave**



Maternity allowance

Privately insured female employees receive a **maternity allowance of € 210** from the Federal Social Security Office (BAS) during their maternity leave. However, this relatively modest allowance is topped up by the employer. The employer's contribution is calculated based on the average net salary over the previous three months. € 13 is deducted from this amount for each day. Ultimately, a privately insured employee can expect to receive **support during her maternity leave that is roughly equivalent to her previous net income**. If the insured person has also held private daily sickness benefit insurance with Hallesche for at least eight months, **she will receive an additional payment of up to € 13 per day (minus the maternity allowance from the BAS) after 42 days** – until the end of the maternity leave period.

Self-employed women do not receive maternity benefit from the Federal Social Security Office. **Private daily sickness benefit insurance** is particularly important for securing a livelihood during the periods before and after the birth, when self-employment cannot be carried out. Self-employed women who have been insured for daily **sickness benefit** with Hallesche for at least eight months receive daily sickness benefit in the agreed amount after the insured waiting period has expired. **A partial payment** is also possible if the insured person continues to work on a reduced basis. Female civil servants continue to receive their salary and therefore do not receive maternity pay.

You can obtain detailed information on maternity pay – for example, regarding the possibility of a top-up from your employer – from the **Federal Social Security Office** at www.mutterschaftsgeld.de. There you will also find the online application form for maternity pay and a printable version of the application form.



Parental leave

Parental leave is a period of unpaid leave following the birth of a child for parents who care for and raise their child themselves. Employees are legally entitled to up to three years' parental leave per child.

Parental leave begins with the birth of the child and ends no later than the child's 8th birthday. During parental leave, parents on leave are afforded special protection against dismissal.

It is generally possible to work part-time during parental leave.

Civil servants may also take parental leave. The regulations vary in some respects and can be obtained from the human resources department of the relevant authority.

Parental allowance

Parental allowance is a benefit for parents of infants and young children. It is intended to enable parents to raise and care for their child.

Parental allowance serves as financial compensation where parents work fewer hours or not at all for a period following the birth of a child and consequently have a lower income.

There are three types of parental allowance, which can be combined:

- Basic parental allowance
- ElterngeldPlus (parental allowance Plus)
- Partnership bonus

The amount of parental allowance depends on your personal circumstances and the type of parental allowance you choose.



Tip:

The introduction of ElterngeldPlus will make part-time work much more attractive.

You can obtain detailed information on parental leave and parental allowance from the **Federal Ministry for Family Affairs, Senior Citizens, Women and Youth**. We particularly recommend the brochure "**Parental Allowance, ElterngeldPlus and Parental Leave**". You can find this and further information – such as a parental allowance calculator – at: www.familienportal.de → **Family benefits** → **Parental allowance**

Child allowance

Child benefit ensures that your children's basic needs are met from birth until at least their 18th birthday. From your child's 18th birthday onwards, child benefit is only paid subject to additional conditions.

Child benefit is paid regardless of income, meaning that families on low and middle incomes benefit most.

The child allowance is an alternative to child benefit. As part of the annual income tax assessment, the tax office automatically checks whether the child allowance or the child benefit paid is more favourable for parents.

You can obtain detailed information on child benefit from the **Federal Ministry for Family Affairs, Senior Citizens, Women and Youth**. We particularly recommend the brochure '**Merkblatt Kindergeld**' (Child Benefit Information Sheet). This and further information – e. g. on the amount and scale of child benefit – is available at: www.familienportal.de → **Family benefits** → **Child benefit**

Please note that the application to revert to the original pay scale must be submitted within two months of the end of parental leave.



Social security

Health insurance

Your health insurance cover remains unchanged during parental leave: if you were on the state health insurance scheme before, you will remain on it. If you were on private health insurance, you will remain on the private scheme. There is an exception for employees who work part-time during parental leave (see page 8).

Parents with private health insurance who work part-time during parental leave will continue to receive an employer's contribution.

For parents who are not working, the subsidy does not apply. If you wish to reduce your financial burden, you may, where applicable, switch within a tariff to a tariff level with a higher excess. The change then applies for the entire period of parental leave – even if you extend it, for example due to the birth of another child. After parental leave, you can return to your original tariff without a risk assessment.

Naturally, these options for financial relief also apply to self-employed people on parental leave.

You can also reduce your premium by adjusting your daily sickness benefit cover. This is primarily an option for parents who are not working during their parental leave.

We would be happy to advise you on your options for reducing your health insurance contributions during parental leave. Simply call the **Hallesche helpline** on **0711 6603-6603**.

Statutory pension insurance

Under the statutory pension scheme, periods spent raising children are counted as full contribution periods for the mother or father, i. e.:

- If your child was born before 1992, you will be credited with up to 2 years and 6 months.
- If your child was born after 1992, you will be credited with up to 3 years.
- Regardless of your child's year of birth, you will be credited with up to 10 years of child-related contribution periods.

You can obtain detailed information from the **German Pension Insurance Fund**. We particularly recommend the leaflet "**Raising children – a bonus for your pension**". You can find it at: www.deutsche-rentenversicherung.de → Pension → Family and children → Raising children: your plus for your pension

Unemployment insurance

During parental leave, you do not have to pay unemployment insurance contributions unless you are also working part-time in a role subject to social insurance contributions.

If you become unemployed during parental leave, you may be entitled to unemployment benefit under certain conditions – for example, if you are available to the Jobcentre for placement in part-time work of 15 to 30 hours per week.

You can obtain detailed information from your local Jobcentre and at: www.familienportal.de → Family benefits → Parental leave → Work and insurance during parental leave



All about your health Insurance



The application for exemption from compulsory health insurance must be submitted to the health insurance fund within three months of the start of the compulsory insurance period.

Part-time work during parental leave

During parental leave, parents are permitted to work up to 32 hours per week – it is the monthly average that counts, not the hours worked in any individual week.

If you wish to work part-time as an employee during parental leave and your salary is below the annual income threshold, you will become liable for statutory health insurance.

In principle, it is possible to remain insured under private health insurance by applying for exemption from the statutory health insurance obligation. **Exemption from the insurance obligation** is limited to the duration of the part-time work carried out during parental leave.

Furthermore, under specific conditions, you may also be exempted from statutory health insurance after parental leave, provided you continue to work part-time. We would be happy to advise you.

Incapacity for work and daily sickness allowance

If, as an employee, you become unable to work **outside the statutory maternity leave period**, Hallesche will pay the insured daily sickness benefit, subject to the contractually agreed waiting period, regardless of whether the incapacity for work is related to your pregnancy or not. This also applies mutatis mutandis to self-employed persons.

If you **fall ill during the maternity leave period**, your income replacement benefits (i. e. maternity pay) will simply continue. The supplement to maternity pay from your daily sickness allowance insurance (€ 13) will also continue to be paid.

Self-employed people receive a daily sickness allowance once the waiting period has expired. If, as a self-employed person, you are already receiving benefits from your daily sickness benefit insurance (maternity allowance), the daily sickness benefit will be offset against this. You will not receive double payments.

Daily hospital allowance

If you have taken out cover for a daily hospital allowance, you will of course receive this for each day spent in hospital where a stay is necessary – including during pregnancy and childbirth.

Benefits for childbirth

Childbirth at a birthing centre or midwifery centre

We naturally provide cover for outpatient childbirth at a birthing centre or midwifery centre. We will reimburse you for the costs in accordance with your insured tariff. Please refer to your policy document for the exact details of cover.

If your insurance policy was taken out before 21 December 2012 (Bisex tariffs), then for a wide range of tariffs, you will receive a lump sum of € 600 instead of reimbursement of costs for a birth at a birthing centre or midwifery centre (see home birth). In the case of percentage-based cover, we pay the insured percentage from the lump sum.

Home birth

For a home birth, you will receive a lump sum of € 600 under many of our tariffs. You will also receive the lump sum if you give birth at home and have to be admitted to a hospital during or after the birth due to complications. Furthermore, the lump sum is not counted towards any existing excess.

If your insurance cover provides less than 100% of the benefit, we will pay the insured percentage of the lump sum.



Giving birth in a hospital

You will be reimbursed for the costs of your hospital stay for the birth, including medical care, the midwife's services and care for the healthy newborn, in accordance with the insured tariff.

If the child requires treatment following the birth, the child's future insurance provider will be responsible.

If you have any questions, simply call the **Hallesche helpline** on **0711 6603-6603** (Mon–Fri, 8 am–8 pm).

Reimbursement for antenatal check-ups

As a pregnant woman, you are entitled to comprehensive antenatal check-ups and diagnostic tests for yourself and your unborn child. We usually reimburse the following antenatal check-ups in accordance with the current maternity guidelines of the German Medical Association:

- **Examinations and consultations during pregnancy:**
e.g. three routine ultrasound scans, blood sugar, urine and bacteriological tests
- **Blood tests** to determine blood type and to rule out infections:
e.g. rubella, syphilis, HIV
- **Measures for the detection and monitoring of high-risk pregnancies:** e.g. CTG (cardiotocography) or amniocentesis
- Further **ultrasound examinations** in accordance with the guidelines of the Maternity Guidelines (Mutterschaftsrichtlinie)

We reimburse other medically necessary measures within the scope of our contract. If you are unsure whether we cover a particular treatment and to what extent, please contact us.

Midwifery services

We reimburse medically necessary midwifery services in accordance with the applicable fee schedule for midwives.

The following services can be utilised **before and during childbirth:**

- Antenatal care, advice and support during pregnancy
- Obstetric care (e.g. assistance with the birth of the child in hospital)

After giving birth, you can be cared for at home by a midwife. Ten home visits are typical after discharge from the hospital. For multiple births or premature births, as well as in cases of medical necessity, additional services are available, if possible.

Reimbursement of prenatal preparation and postnatal gymnastics

The costs for prenatal preparation and postnatal gymnastics are covered according to the tariff reimbursement rate for medical services (e.g., 80% in tariff NK or 100% in tariff NK.select XL), within the maximum amounts and guidelines set forth in the list of medical services.



Additional information

You can download the latest list of medicinal products from the internet at: www.hallesche.de/rechnungen

Co-insurance for your newborn

You should definitely include your baby in your insurance cover from birth. The advantage for you is that, regardless of whether your baby is born healthy or seriously ill, you can insure them with Hallesche from birth without a medical assessment or waiting periods, provided you meet the following criteria:

- ✓ One parent must have been insured with us for at least three months on the day of the birth.
- ✓ The newborn must be registered with us within two months, with cover backdated to the date of birth.
- ✓ The baby's level of cover must not exceed that of an insured parent; however, the excess may be lower or waived entirely.

If any of these conditions are not met, we will carry out a risk assessment, which will involve waiting periods. If you wish to insure your child under a higher tariff that offers more comprehensive cover than your own, the waiting period may be waived provided your child is in good health and you provide a medical certificate.

Example 1:

The parents, for example, have an excess of € 600 under the NK tariff. It is also possible to insure the newborn under the NK tariff without an excess. It is the same tariff, just a different tariff or excess level.

Example 2:

The parents are insured for inpatient treatment in a shared room. The same tariff can be taken out for the newborn with accommodation in a shared room. For insurance in a single or twin room, however, a risk assessment would be required, as this constitutes an upgrade to a different tariff. Waiting periods would then



generally apply. These may be waived following a medical examination.

Hospital daily allowance for your baby

It is best to take out daily hospital allowance cover for your child immediately after birth. Until your child reaches the age of 8, we will double the daily hospital allowance payment if a parent is admitted to hospital with them. After all, having a familiar caregiver in hospital makes a world of difference.

Example:

You have taken out a daily hospital allowance of € 50 for your child. If you accompany your child to hospital, you will receive a total of up to € 100 per day – € 50 of which is for your child, and the actual costs you incur, up to a maximum of € 50 per day. For example, if a day's stay in hospital costs you € 45, you will receive the following from Hallesche:

Example calculation of daily hospital allowance	
Daily hospital allowance for your child	€ 50
for you as a companion	+ € 45
Payout	= € 95

Simply call the
Hallesche helpline on
0711 6603-6603
(Mon–Fri, 8 am–8 pm).

Comprehensive care – Hallesche's health services for families

For detailed information on all our services, please visit: www.hallesche.de/ihre-gesundheit

Naturally, we would also like to support you throughout your pregnancy and provide you with expert information and useful advice to help you in your day-to-day life with your baby or toddler. That is why we offer a comprehensive and high-quality health service designed specifically for you and your family.

With the following health services, we ensure that you always feel well looked after with us:

- Health helpline with parenting advice
- Video calls
- Specialist doctor service
- Health portal
- Health brochures
- Digital support





Always here for you – Health Helpline

A team of qualified doctors and healthcare professionals is on hand to offer you support around the clock – whether you need clarification on specific medical issues during pregnancy or advice and tips on how to cope with everyday situations involving children.

The **parental advice** service run by the Halle Health Helpline is available 24 hours a day to answer your questions on topics such as:

- Advantages and disadvantages of antenatal check-ups
- Pregnancy symptoms
- Coping with stress during pregnancy
- Breastfeeding – pros and cons
- Midwife service (search and information on midwives available in your area)
- The first few months of a baby's life (infant care, feeding, etc.)
- Child health check-ups
- Childhood illnesses and alternative treatments
- Vaccination recommendations

 0711 6603-2000



Simple and convenient – video calls

Do you need information or advice on medical matters? Book an appointment for a virtual consultation and discuss your concerns with a doctor from the comfort of your own home. Using your PC, laptop, tablet or smartphone, you can easily and securely set up a video connection via the internet and your webcam.

Your benefits:

- Medical advice from the comfort of your own home
- No travel or waiting times
- No impact on premium refunds or excess
- Issuing of private prescriptions and dispatch to a partner pharmacy or your chosen pharmacy
- 24-hour service



[www.hallesche.de/
videosprechstunde](http://www.hallesche.de/videosprechstunde)





Quick and hassle-free – specialist doctor service

Have you or your child been advised to see a specialist? The specialist service will find suitable specialists in your area and, if you wish, arrange an appointment straight away.

 0711 6603-2000



Information for parents – health portal

We offer a comprehensive range of services at www.hallesche.de/gesundheitsportal to support you throughout your pregnancy and beyond.

The **'Pregnancy'** section under 'Health Specials' covers a range of interesting topics, such as morning sickness, vaccinations during pregnancy, ultrasound scans and planning for the birth.

After the birth, an exciting time begins for you and your family. In the special **'Baby & Child'** section, for example, you will find useful information on upcoming well-baby check-ups, a vaccination schedule for children, dietary advice, information on childhood illnesses and much more. You can also read articles on child-proofing your home or the latest news.

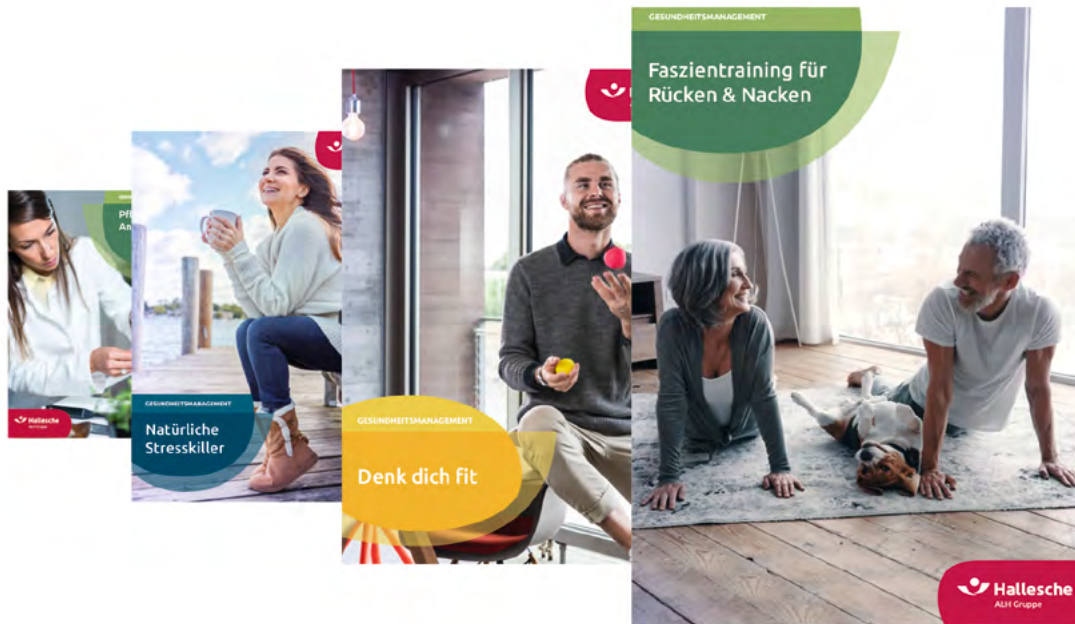


www.hallesche.de/gesundheitsportal

Legal regulations

All about your health insurance

Health services for families



Healthy reading – health brochures

Staying active and healthy in everyday life and at leisure: Hallesche's guides provide you with useful information and tips on your family's health, as well as on preventing and managing various illnesses. Choose from our extensive range of brochures:

- Homeopathy for children
- Herbal antibiotics
- Superfoods
- Mindfulness
- Time management
- Allergies
- etc.

Take a look at our wide range of health-related brochures at: www.hallesche.de/gesundheitsbroschueren





Convenient even when you are on the move – digital support

Health apps

If you suffer from back pain or osteoarthritis, Hallesche offers a digital exercise programme – convenient and effective for use at home or on the go.



Online support services for mental health conditions

If you are going through a difficult time, you can access online support services, for example if you are suffering from depression, burnout, anxiety or sleep disorders.



Hallesche4u customer app

With Hallesche4u, you can send us your medical bills and all other supporting documents easily and securely. You'll also always have your policy details to hand, can contact Hallesche at any time with ease, and receive valuable health services.



Download for free now:

The best thing to do is to download Hallesche4u right now from the Apple App Store or the Google Play Store. Simply scan the relevant QR code and install the app.

Download link for iOS



Download link for Android



Important notice

All details and information contained in this brochure have been carefully considered and checked by the publisher. However, no liability can be accepted. This brochure is intended solely to provide information to our policyholders.

This work is protected by copyright. All rights arising therefrom, in particular those relating to translation, reprinting, public presentation, the use of illustrations and tables, radio broadcasting, microfilming or reproduction by other means, and storage in data processing systems, are reserved.

Legal notice

This brochure is an information leaflet published by Hallesche Krankenversicherung. It does not give rise to any legal claims. The rights and obligations of the contracting parties arise exclusively from the relevant insurance contract together with this General Information.

Imprint

Publisher: Hallesche Krankenversicherung
auf Gegenseitigkeit
70166 Stuttgart

Typesetting
and layout: NetsDirekt GmbH, Stuttgart
Production: Druck-Service Gollhofer GmbH

Images: iStockphoto: Cover, S. 4, 10
AdobeStock: S. 7, 8, 9, 11, 12, 13, 14
Shutterstock: S. 6
GettyImages: S. 5

Hallesche service hotline

For enquiries regarding your insurance cover

Mon–Fri, 8 am–8 pm

0711 6603-6603

From abroad: +49 (0)711 6603-3669

Hallesche health hotline

For questions about your health

24 hours a day

0711 6603-2000

Hallesche health portal

For information and tips on all aspects of health

www.hallesche.de/gesundheitsportal



Follow us



Mein Gesundheitspartner

Fürs Jetzt. Und alles, was kommt.

Hallesche

Krankenversicherung

auf Gegenseitigkeit

70166 Stuttgart

service@hallesche.de

www.hallesche.de

www.blog.alh.de