

Krankengeld.plus

# Entitlement to sickness benefit under statutory health insurance

Long illness = less income?  
Not with us!

## Why take out a daily sickness allowance supplementary insurance?

People insured under statutory health insurance continue to receive their salary from their employer in the event of illness – but only for a limited period. In the case of a longer illness, continued salary payment usually ends after six weeks. At that point, statutory health insurance or another social insurance provider steps in and pays a statutory sickness benefit.

This sickness benefit generally amounts to 70% of gross income, but no more than 90% of net income. However, even during illness, the insured person must continue to pay half of the contributions to pension, unemployment, and compulsory nursing care insurance. As a result, the sickness benefit is reduced by a further approx. 12.4%. Overall, the income gap for people insured under statutory health insurance who are unable to work for more than six weeks therefore **exceeds 20%**.

And one more thing: the higher the income, the larger the gap – because statutory sickness benefit is capped at a maximum of 70% of the contribution assessment ceiling.

Even during illness, many expenses continue: loan repayments, rent, living costs, childcare, club memberships, and much more. To close the resulting income gap, people insured under statutory health insurance can take out a private daily sickness allowance insurance.

### Our benefits

Krankengeld.plus closes your income gap in a simple and straightforward way. It pays benefits whenever you receive sickness benefit (income replacement benefits) from statutory health insurance or another statutory social insurance provider due to incapacity for work caused by illness, accident, or pregnancy.

For example, in cases of:

- Sickness benefit due to incapacity for work
- Sickness benefit due to incapacity for work following an organ donation
- Injury benefit, or
- Sickness benefit due to illness of your own child (waiting period of 3 months). Sickness benefit for a child during pandemic periods is explicitly excluded from coverage.

## Examples: income gaps

net income <b>€ 2,000</b>	income gap <b>- € 423</b>	net income <b>€ 3,000</b>	income gap <b>- € 635</b>	net income <b>€ 4,500</b>	income gap <b>- € 1,120</b>
	sickness benefit without supplementary insurance <b>€ 1,577</b>		sickness benefit without supplementary insurance <b>€ 2,365</b>		sickness benefit without supplementary insurance <b>€ 3,380</b>

## Determining the daily sickness allowance requirement for employees

Calculation approach	Offer: tariff Krankengeld.plus																																																																																																								
<p>Monthly net income: <input type="text"/></p> <p>↓</p> <p>90 % thereof, max. € 3,858.75: <input type="text"/></p> <p>↓</p> <p><b>minus</b> 12,4 % employee contributions to pension, unemployment, and compulsory nursing care insurance*</p> <p>↓</p> <p>Monthly sickness benefit: <input type="text"/></p> <p>↓</p> <p>Difference compared to actual net income <input type="text"/></p> <p><b>= required amount:</b> <input type="text"/></p> <p>↓</p> <p>divided by 30 <input type="text"/></p> <p><b>= daily sickness allowance requirement</b> <input type="text"/></p>	<p>Premiums for a daily sickness allowance of € 5 (as of May 2025)</p> <table border="1"> <thead> <tr> <th>Age</th> <th>€</th> <th>Age</th> <th>€</th> </tr> </thead> <tbody> <tr><td>15</td><td>2.99</td><td>40</td><td>5.22</td></tr> <tr><td>16</td><td>3.04</td><td>41</td><td>5.38</td></tr> <tr><td>17</td><td>3.09</td><td>42</td><td>5.56</td></tr> <tr><td>18</td><td>3.15</td><td>43</td><td>5.76</td></tr> <tr><td>19</td><td>3.20</td><td>44</td><td>5.96</td></tr> <tr><td>20</td><td>3.26</td><td>45</td><td>6.17</td></tr> <tr><td>21</td><td>3.33</td><td>46</td><td>6.40</td></tr> <tr><td>22</td><td>3.39</td><td>47</td><td>6.65</td></tr> <tr><td>23</td><td>3.46</td><td>48</td><td>6.91</td></tr> <tr><td>24</td><td>3.53</td><td>49</td><td>7.19</td></tr> <tr><td>25</td><td>3.61</td><td>50</td><td>7.49</td></tr> <tr><td>26</td><td>3.68</td><td>51</td><td>7.81</td></tr> <tr><td>27</td><td>3.77</td><td>52</td><td>8.16</td></tr> <tr><td>28</td><td>3.85</td><td>53</td><td>8.54</td></tr> <tr><td>29</td><td>3.94</td><td>54</td><td>8.96</td></tr> <tr><td>30</td><td>4.03</td><td>55</td><td>9.41</td></tr> <tr><td>31</td><td>4.13</td><td>56</td><td>9.88</td></tr> <tr><td>32</td><td>4.22</td><td>57</td><td>10.37</td></tr> <tr><td>33</td><td>4.32</td><td>58</td><td>10.84</td></tr> <tr><td>34</td><td>4.42</td><td>59</td><td>11.01</td></tr> <tr><td>35</td><td>4.53</td><td>60</td><td>11.18</td></tr> <tr><td>36</td><td>4.65</td><td>61</td><td>11.32</td></tr> <tr><td>37</td><td>4.77</td><td>62</td><td>11.44</td></tr> <tr><td>38</td><td>4.91</td><td>63</td><td>11.49</td></tr> <tr><td>39</td><td>5.06</td><td>64</td><td>11.49</td></tr> </tbody> </table>	Age	€	Age	€	15	2.99	40	5.22	16	3.04	41	5.38	17	3.09	42	5.56	18	3.15	43	5.76	19	3.20	44	5.96	20	3.26	45	6.17	21	3.33	46	6.40	22	3.39	47	6.65	23	3.46	48	6.91	24	3.53	49	7.19	25	3.61	50	7.49	26	3.68	51	7.81	27	3.77	52	8.16	28	3.85	53	8.54	29	3.94	54	8.96	30	4.03	55	9.41	31	4.13	56	9.88	32	4.22	57	10.37	33	4.32	58	10.84	34	4.42	59	11.01	35	4.53	60	11.18	36	4.65	61	11.32	37	4.77	62	11.44	38	4.91	63	11.49	39	5.06	64	11.49
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<p>With a premium of € _____ you close your personal monthly income gap!</p> <p><small>* The following employee contributions are included in the calculation:            Pension insurance: 9,3%            Unemployment insurance: 1,3%            Long-term care insurance (1 child): 1,8%</small></p>																																																																																																									

### Your benefits

- ✓ Easy and fast online application (up to € 30 per day)
- ✓ Easily adjustable to your individual needs: from € 5 to € 30 per day with only two short health questions (higher daily amounts are also possible)
- ✓ Simple and straightforward claims reimbursement
- ✓ Tax- and contribution-free benefit payments
- ✓ No minimum contract term, cancellable on a monthly basis



### Conclusion: Big benefits without high costs!

Our Krankengeld.plus supplementary insurance can be flexibly tailored to your individual needs and life situation and remains highly user-friendly over time.