

CONTRIBUTION-FREE FAMILY INSURANCE

– WHAT YOU SHOULD KNOW

Who is entitled to contribution-free family insurance?

Relatives of the member are entitled to be included free of charge in statutory health insurance and in social long-term care insurance. The member's spouse or life partner (registered civil partnership in accordance with the Civil Partnership Act (Lebenspartnerschaftsgesetz – LpartG)), the member's children and the children of children who have family insurance, adopted children, adopted foster children, step-children and grandchildren (only if the member actually largely maintains them), as well as foster children (if they belong with the member in a domestic community comparable to children).

The entitlement only exists if the member meets the following conditions

- habitual residence in the Federal Republic of Germany,
- no priority claim on the basis of personal membership,
- no freedom to choose one's health insurance fund or exemption from obligatory insurance,
- not in full-time self-employment, and
- total monthly income not more than 435,00 EUR per year 2018 (for employees in marginal part-time work, this limit is 450,00 EUR).

The entitlement applies to children

- until reaching the age of 18,
- until reaching the age of 23 if not in employment,
- until reaching the age of 25 if at school or in vocational training or serving a voluntary social or ecological year. The claim is extended beyond the age of 25 to cover the time of statutory service obligation if training was interrupted by it.
- no age limit if the children are unable to look after themselves because of disability. The disability must have occurred during family insurance.

There is no claim for children if only the parent with the lower income is insured in statutory health insurance and the income of the person with higher earnings who is related to the child is in excess of the premium assessment limit or annual earnings limit and both parents are married to one another or there is a registered civil partnership.

If the prerequisites for family insurance are met in several instances, the member chooses the health insurance fund.

Family insurance is ruled out for the duration of the protection periods in accordance with the Maternity Protection Act (MuSchG), as well as parental leave if no statutory health insurance coverage of the member existed most recently prior to these periods.

To what benefits is a person with family insurance entitled?

Persons with family insurance have no claim to sick pay and maternity benefit; in other respects there is a claim to all benefits of statutory health and long-term care insurance.

May relatives with family insurance also become a member of BKK RWE?

Yes. Children who leave family insurance with BKK RWE, as well as the spouses of our members, may themselves also become members of BKK RWE. Give us a call and we will take care of everything for you!

My relatives with family insurance have a personal income. What do I need to look out for?

The total income within the meaning of income tax law should be used as a basis when calculating the total income. Here, the total of all income of the family member in question may not exceed the limit of 435,00 EUR, or when exercising marginal employment the limit of 450,00 EUR.

Remuneration for employment

Total income also includes remuneration for work in employment relationships. Remuneration for employment is in principle all ongoing and one-off payments from employment. When ascertaining the total income, the remuneration for employment is to be reduced by the occupational expenses. If you do not provide us with documentation of any higher occupational expenses, we will automatically allow the lump-sum occupational expenses for employees (currently 1.000,00 EUR per year).

The total monthly income regularly earned or coming in is to be taken into account. In principle, when ascertaining the regular total income a forward-looking view is necessary; this requires a prognosis based on the income circumstances which can be anticipated with sufficient certainty. If working hours vary, the regular total income is to be ascertained by means of an estimate – where appropriate taking the previous year's annual income into account. The assessment also includes one-off remuneration for employment (such as a Christmas bonus). If the income circumstances change not only temporarily, the income related to the month is to be re-ascertained.

Exceeding the relevant total income limit on an only occasional basis which is not predictable does not lead to exclusion from family insurance. A period of up to two months within a calendar year is to be regarded here as occasional.

So that we can examine the family insurance claim, please send us the employment contract and copies of all pay slips that are already available.

Income from renting and leasing, as well as income from capital assets

All expenditure can be deducted from renting and leasing income which is linked to the economic activities related to this kind of income. These include in

particular all kinds of operational costs, the cost of procuring money, insurance premiums and maintenance insofar as this expenditure relates to the building and serves to obtain income in this income category. To calculate the income from renting and leasing, the tax concessions in accordance with section 10e of the Income Tax Act (EStG), as well as normal depreciation in accordance with section 7 subs. 1 in conjunction with subs. 4 et seqq. of the Income Tax Act, are deductible.

With income from capital assets, the saver lump-sum is to be deducted in such a way as to reduce income.

Please forward to us a copy of your current income tax notice so that we can verify the family insurance claim. If the income does not appear on the income tax notice, for instance because the income from capital assets is below the savers' tax allowances, copies of other documentation such as the annual certifications of interest and dividend yields of the financial institutions, are to be submitted.

Please contact us in good time to ascertain your entitlements or to clarify difficult case constellations. This is the only way in which we can ensure optimum insurance protection for the whole family. Thank you very much!

Do you still have any questions or would you like to receive additional information? Please phone us; we will be glad to advise you.

This is how to reach us:

Service number 0800/80 100 40

(free of cost)

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