



# CAREFLEX CHEMIE

SUPPLEMENTARY  
LONG-TERM  
CARE INSURANCE



**BAYVC**

DIE  
CHEMIE  
ARBEITGEBER

Industriegewerkschaft  
Bergbau, Chemie, Energie





## INCREASING CARE COSTS

More and more frequently, care recipients and their relatives have to cover a majority of care costs. In Germany, statutory long-term care insurance only bears part of the care costs. In case of inpatient care, there are also additional charges for accommodation and meals. On average, each care recipient currently has to pay more than 2.248 euros of additional charges in a care home every month.

<b>Sample calculation: Accommodation in a care home with level 3 care</b>	<b>Costs</b>
Full monthly costs	€3.205
Statutory benefits	€1.262
Monthly co-payment of the care recipient	€1.943
<b>Co-payment per year</b>	<b>€23.316</b>

## FIRST COLLECTIVE SUPPLEMENTARY LONG-TERM CARE INSURANCE

### FOR COVERAGE WHEN DEPENDENT ON CARE

In the 2019 wage bargaining agreement, BAVC and IG BCE created Germany's first industry-wide collective supplementary long-term care insurance. **CareFlex Chemie** exclusively protects employees in the chemical industry. Employees are collectively insured against the risk of dependence on care – **without the need for a health check**. Employers can insure executive and non-pay-scale employees on identical terms.

### WHAT IS INSURED?

For a uniform collective fee of **33.65 euros/month** as a basic coverage while claiming benefits under this insurance, employees receive a freely available monthly care allowance for home and inpatient care.

Monthly care allowance	Home care services	Inpatient care services
Level of care 1	-	-
Level of care 2	€300	€1000
Level of care 3	€300	€1000
Level of care 4	€300	€1000
Level of care 5	-	€1000

CareFlex Family

CareFlex Top-up

CareFlex Chemie non-pay-scale / exec. empl.

CareFlex Chemie employees

Public benefits

**CareFlex Chemie** supplements the services of statutory long-term care insurance. Insured persons can top up their basic coverage through individual payments and also insure family members.

## CAREFLEX TOP-UP AND CAREFLEX FAMILY

New employees (2 months) have the flexible option to top up their own supplementary long-term care insurance, subject only to a „mini health check“, thereby increasing the monthly care allowance in either outpatient area or for inpatient care (CareFlex Top-up). Spouses, life partners and children of insured employees, parents-in-law and grandchildren can be insured privately (CareFlex Family).

## START DATE

The employer is responsible for registering employees and covers the contribution payments for Careflex Chemie\*. The insurance cover starts with the registration.



\*The employer always covers costs for employees. The employer can cover costs for all executive/non-pay-scale employees, subject to the individual employers decision.



## TOP CONDITIONS

### FOR THOSE INSURED

**CareFlex Chemie** is the supplementary long-term care insurance of social partners within the chemical industry, exclusively for employees in the chemical industry. It complements statutory long-term care insurance with a unique design:

- ☑ No health check for employees
- ☑ Immediate insurance coverage with no waiting period
- ☑ Worldwide services
- ☑ Discretionary monthly care allowance
- ☑ The contract can be continued privately after leaving the company with the accrued ageing provisions
- ☑ Exemption from contributions while claiming benefits under this insurance
- ☑ Free care advice and 24-hour care hotline

## FURTHER INFORMATION AND OUR EXPLANATORY FILM:

Just scan or watch under  
[www.careflexchemie.de](http://www.careflexchemie.de)



### STRONG PARTNERS

#### AN INSURANCE CONSORTIUM

The social partners BAVC and IG BCE jointly implement the supplementary long-term care insurance with well-known insurers in a consortium, supported by IG BCE Bonusagentur.

R+V Krankenversicherung AG and Barmenia Krankenversicherung AG stand for safety, good performance and professional service. A board of advisors ensures the social partner's rights of control.