

CAREFLEX CHEMIE

Information for works councils and
employees on the CareFlex Chemie collective
supplementary long-term care insurance



As of July 2021

GEMEINSCHAFT.
MACHT.
ZUKUNFT.

Zukunftsgewerkschaft
Bergbau, Chemie, Energie



IG BCE

Imprint

	Executive Board
	VB 2 Collective Bargaining Policy / Industry Groups
Responsible:	Ralf Sikorski, Vice-Chairman
Editorial:	Christian Jungvogel
Print:	QUBUS media GmbH

© IG BCE, reprints, including excerpts, subject to approval

FURTHER INFORMATION

More information is available online at
<https://igbce.de/igbce/themen/careflex-chemie>.

Contact

For individual questions, the team of the CareFlex Chemie customer service will be happy to help:

- contact by telephone at +49 511 7631-893
- or by e-mail at info@careflex-chemie.de

CONTENTS

PREFACE

I. STATUTORY LONG-TERM CARE INSURANCE

- General **8**
- Outpatient care **9**
- Inpatient care **10**
- Fees for accommodation in a care home **11**

II. CAREFLEX CHEMIE – THE COLLECTIVE SUPPLEMENTARY LONG-TERM CARE INSURANCE

- General information **14**
- The insurance consortium **15**
- Eligible employees **15**
- Phases without pay of contributions /
Suspension of the insurance **16**
- Non-eligible employees **16**
- Organisational matters **17**
- Cost / Insurance contributions **18**
- Non-pay-scale and executive employees **19**
- Changes in eligibility **19**
- Private continuation **20**

III. CAREFLEX CHEMIE BENEFITS

- Overview of the benefits 23
- What to do in case of a claim 24

IV. BONUS FOR IG BCE MEMBERS

- Long-term care certificate of coverage for IG BCE members 26
- Overview of the benefits 27

V. ADDITIONAL MODULES (TOP-UP AND FAMILY)

- Consultations 28
- Contributions 29
- Deadlines 29
- Prerequisites for taking out CareFlex Family 30
- Employees with a degree of disability or care level 31
- Health questions 31
- Adjustments 32
- Tax and social security treatment of the additional modules 32

VI. HEALTH CHECK

DEAR COLLEAGUES,

With the collective agreement concluded in the 2019 collective bargaining round on the first nationwide collective supplementary long-term care insurance CareFlex Chemie, we have achieved another milestone in collective bargaining policy. In the tradition of our collective agreements on pensions and demo graphics, we have once again come up with an innovative solution to growing life risks.

As of 1 July 2021, CareFlex Chemie complements the benefits of the statutory long-term care insurance for employees in the chemical-pharmaceutical industry - without the need for a health check and without additional cost to the employee.

With its unique selling point, CareFlex Chemie applies to the 450.000 employees covered by collective agreements in the chemical-pharmaceutical industry. This insurance claim for safety and protection can also apply to the approximately 130,000 non-pay-scale and executive employees if the employer covers them collectively for the supplementary long-term care insurance under the same conditions. We have created this opportunity through our collective agreement.

Furthermore, we offer employees additional individual increase options and solutions for their family members. Thus, their marriage and life partners, parents, parents-in-law, children and grandchildren can also benefit from the innovative power of the IG BCE.

This not only means more protection for hundreds of thousands of employees, it is also a contribution to stabilising the care system. And it is proof of our claim – as a social partner – to be an innovation leader in dealing with societal challenges.

Glückauf

A handwritten signature in black ink, appearing to read 'Ralf Sikorski', with a stylized flourish at the end.

Ralf Sikorski

Vice-Chairman of the IG BCE

VB 2, Collective Bargaining Policy / Industry Groups

I.

STATUTORY LONG-TERM CARE INSURANCE

GENERAL

Around 40 per cent of those in need of care in a care home slip into the bracket of social assistance.¹ The costs of long-term care are significantly higher than the state benefits and long-term care insurance contributions are continuously rising. At the same time, demographic development is leading to an enormous increase in the need for long-term care: more than 4 million people in Germany are in need of long-term care, and by 2050 there will be 5.5 million.²

The "Relief for Relatives Act"³ is intended to relieve the burden on the children of parents in need of care. Children are only to be required to make maintenance payments if their gross annual income exceeds 100,000 euros. Before the law takes effect, however, the assets of the person in need of care must be completely exhausted. The assets and income of the partner are also not protected.

¹ Federal Statistical Office, 2019

² Association of Private Health Insurers, 2019

³ In force since January 2020.

Financial security for one's own long-term care case or direct dependents is not covered by the new law. The freely available monthly care allowance from CareFlex Chemie, on the other hand, protects private assets and relieves the burden on those in need of care and caring relatives.

The care gap⁴ can vary greatly depending on region, the personal care level, the standard of the care home and the chosen furnishings (single room or double occupancy). The CareFlex Chemie supplementary long-term care insurance complements the statutory long-term care insurance. The individual care gap can be determined during a CareFlex Chemie consultation.⁵

OUTPATIENT CARE

If you are in outpatient care⁶, you are entitled to a care allowance and other benefits from the statutory care insurance from care level 2. The amount of the care allowance depends on the recognised care level. As an alternative to the care allowance, so-called care benefits in kind can be received. Care benefits in kind include care assistance with personal hygiene, nutrition and exercise (basic care), as well as support with household chores (both in outpatient care and in day or night care facilities). Care benefits in kind are only eligible if the person in need of care is cared for by an outpatient care service.

Those who care for relatives at home and only need professional help from an outpatient care service for some care activities can combine care allowance and care benefits in kind on a pro-rata basis (combination benefit)⁷. Furthermore, there is an entitlement to the earmarked relief amount and care aids.

⁴ Costs that people in need of care have to cover themselves

⁵ More on page 28

⁶ Outpatient care is care at home.

⁷ § 38 Sozialgesetzbuch XI

INPATIENT CARE

In the context of inpatient care⁸, costs can be covered by statutory long-term care insurance. The amount that is possible depends on the recognised care level. In the case of care level 1, there is only an entitlement to the so-called relief amount.⁹

In care levels 2 to 5, a cost transfer for inpatient care can be granted instead of the relief amount. This is only paid for the actual care costs incurred in the inpatient facility.

In addition, there are "hotel costs", i.e. charges for accommodation, meals and investment costs, which are not reimbursed by the statutory long-term care insurance.

Statutory benefits for inpatient care

	Care level 1	Care level 2	Care level 3	Care level 4	Care level 5
Inpatient care	–	770 €	1,262 €	1,775 €	2,005 €
Relief amount	125 €	125 €	125 €	125 €	125 €

Source: IG BCE Bonusagentur, as of 02/2021

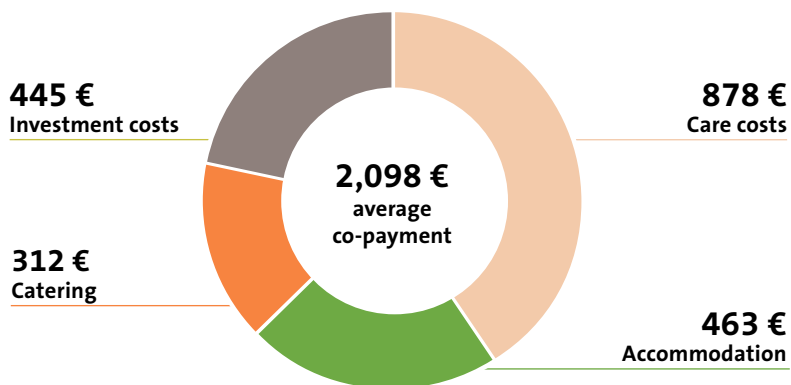
The relief amount is often paid directly to the care facility for care levels 2 to 5.

⁸ Inpatient care is care in a nursing home

⁹ "The amount is earmarked (...) for quality-assured services for the relief of caring relatives and those similarly close to them (...) as well as for the promotion of the independence and self-determination of those in need of care (...)" § 45b SGB XI

What nursing home residents have to pay themselves

Monthly costs not covered by statutory long-term care insurance*.



*Values on national average, without special facility,
Costs of care

Source: PKV Association, as of 01.01.2021

This overview makes it clear that even the current debate on capped co-payments does not reduce the financial burden of costs for accommodation, meals and investments.

EXAMPLE

In North Rhine-Westphalia, a place in a care home at care level 4 to 5 usually costs between 4,000 euros and 5,000 euros per month. The care gap, i.e. the care recipient's own share of the care costs, can vary greatly due to many factors (region, room furnishings, etc.). The average monthly care gap for care home accommodation in NRW¹⁰ is currently 2,460 euros. The national average is 2,098¹¹ euros per month.

¹⁰ Association of substitute health insurance funds, as of 01.01.2021.

¹¹ PKV Association, as of 01.01.2021.

Long-term care insurance benefits depending on the care level

Depending on the care level determined, the person in need of care is entitled to various benefits from the statutory long-term care insurance:

Possible benefits	Care level 1
Care allowance for self-procured care aids (Sec. 37 of the SGB XI)	—
Care benefit in kind (Sec. 36 of the SGB XI)	—
Day- and night-time care (§ 41 SGB XI)	—
Relief amount for care benefits in kind, day and night care, short-term care or care services (Sec. 45b of the SGB XI)	125 €
Full inpatient care (Sec. 43 of the SGB XI)	—
Care in a facility for people with disabilities (see also Full inpatient care) (Sec. 43a of the SGB XI)	—
Substitute care (preventive care for up to 6 weeks) by professionals and non-related caregivers (Sec. 39 of the SGB XI)	—
Substitute care (preventive care for up to 6 weeks) by relatives (up to the second degree of kinship/relationship or living in a domestic community with the caregiver) (Sec. 39 of the SGB XI) (Sec. 39 of the SGB XI)	—
Short-term care (up to 8 weeks) (Sec. 42 of the SGB XI)	—
Nursing aids (Sec. 40 (1) & (2) of the SGB XI)	Up to 40 €
Improvement of the living environment (Sec. 40 (4) of the SGB XI) [*]	Up to 4,000 € (max. 16,000 € for residential communities)
Supplement for outpatient assisted living groups, see also Living in old age (Sec. 38a of the SGB XI)	214 €
Start-up funding for outpatient assisted living groups, see also Living in old age (Sec. 45e of the SGB XI)	Up to 2,500 € (max. 10,000 € per living group)

* In care levels 2-5, not for services in the area of self-care (e.g. washing, dressing, etc.).

Sample calculation:

Mrs Schmitt is at **care level 4** and is mainly cared for by her adult child. In addition, a care service comes to the Schmitt family's home. Every month, the family consumes 600 euros of the care benefits in kind for care level 4, i.e. 37 per cent. This means that Mrs Schmitt is entitled to 63 per cent of her care allowance, i.e. 459 euros

Care level 2	Care level 3	Care level 4	Care level 5
316 €	545 €	728 €	901 €
Up to 689 €	Up to 1,298 €	Up to 1,612 €	Up to 1,995 €
689 €	1,298 €	1,612 €	1,995 €
125 €* 770 €	125 €* 1,262 €	125 €* 1,775 €	125 €* 2,005 €
15 % of the Care home fee (up to 266 €)	15 % of the Care home fee (up to 266 €)	15 % of the Care home fee (up to 266 €)	15 % of the Care home fee (up to 266 €)
Up to 1,612 €	Up to 1,612 €	Up to 1,612 €	Up to 1,612 €
Up to 474 € (316 € x 1.5)	Up to 817.50 € (545 € x 1.5)	Up to 1,092 € (728 € x 1.5)	Up to 1,351.50 € (901 € x 1.5)
Up to 1,612 €	Up to 1,612 €	Up to 1,612 €	Up to 1,612 €
Up to 40 €	Up to 40 €	Up to 40 €	Up to 40 €
Up to 4,000 € (max. 16,000 € for residential communities)	Up to 4,000 € (max. 16,000 € for residential communities)	Up to 4,000 € (max. 16,000 € for residential communities)	Up to 4,000 € (max. 16,000 € for residential communities)
214 €	214 €	214 €	214 €
Up to 2,500 € (max. 10,000 € per living group)	Up to 2,500 € (max. 10,000 € per living group)	Up to 2,500 € (max. 10,000 € per living group)	Up to 2,500 € (max. 10,000 € per living group)

Source: IG BCE Bonusagentur, as of 01/2021

II.

CAREFLEX CHEMIE THE COLLECTIVE SUPPLEMENTARY LONG-TERM CARE INSURANCE

GENERAL INFORMATION

In the 2019 collective bargaining round, the trade union IG BCE and the German Federation of Chemical Employers' Associations (BAVC) have created the first industry-wide collective supplementary long-term care insurance in Germany with a collective agreement for the chemical industry. CareFlex Chemie exclusively protects employees in the chemical industry. Employees covered by collective bargaining agreements for the chemical industry are collectively insured by the employer against ever-increasing costs in the event of long-term care – even without a health check. The employer can insure executive and non-pay-scale employees on identical terms. The collective bargaining parties IG BCE and BAVC have agreed on these principles in the collective agreement on supplementary long-term care insurance for the chemical industry and have specified them in the group insurance contract between the parties and an insurance consortium.

THE INSURANCE CONSORTIUM

The parties to the collective agreement are implementing the CareFlex Chemie supplementary long-term care insurance scheme with two well-known insurers (R+V Krankenversicherung AG and Barmenia Krankenversicherung AG) as product and risk carriers. It is the first consortium in Germany in the field of company health insurance and long-term care provision.

ELIGIBLE EMPLOYEES

If certain conditions are met, the employer enrolls the pay-scale employees for the basic coverage of CareFlex Chemie and pays the contributions.

1. Eligible employees are all employees who have been employed for more than six months on 1 July 2021¹² and who are entitled to remuneration or continued remuneration at that time.
2. Eligible employees are also employees who are not entitled to remuneration or continued remuneration
 - while on parental or care leave for up to twelve months
 - in the event of incapacity to work due to illness for up to 72 weeks
 - in the event of incapacity to work due to illness for up to twelve months and
 - in the release phase of long-term accounts.

Eligible persons are admitted without a health check.

¹² Eligibility arises at the first of the following month. For example, a person who started working for a company on 2 January 2021 is eligible for the basic coverage of CareFlex Chemie as of 1 August 2021.

PHASES WITHOUT PAYING CONTRIBUTIONS / SUSPENSION OF THE INSURANCE

If the eligibility requirements are no longer met, the employer is not obliged to pay contributions. The contract can be suspended for up to twelve months. However, there is no insurance coverage for long-term care during this period. Accrued ageing provisions¹³ are retained during the suspension.

If the insurance coverage is also to be granted in this phase, the contract must be continued as a private contract with an individual contribution (see page 20).

In the case of a change of employer between two companies from the collective bargaining sector of the chemical industry, the previous options apply for the first 6 months of the new employment contract.

If a care level is awarded during the period of suspension, the employee cannot return to the supplementary long-term care insurance under the collective agreement.

NON - ELIGIBLE EMPLOYEES

Employees who have already been awarded a care level at the start of the insurance are not eligible for insurance. Likewise, employees for whom a care level is determined retroactively at that time are not eligible.

Trainees are not eligible for coverage under the CareFlex Chemie collective supplementary long-term care insurance for the duration of their training. If trainees are taken on by the same employer after

¹³ Accrued ageing provisions are saved reserves that can be agreed in insurance contracts.

passing their examinations, the collective supplementary long-term care insurance takes effect on the 1st of the following month, regardless of whether they are taken on for an unlimited or limited period of time.

Trainees who are hired by another employer following their training are subject to a six-month waiting period unless the employer voluntarily waives this waiting period.

ORGANISATIONAL MATTERS

Eligible persons are automatically registered in the group insurance contract by the employer and do not have to do anything themselves.

After registration, the employee is informed by the employer and receives information on how to access the employee portal. Employees who are registered with a company email address by their employer will also receive an automatic email from the portal with the relevant information.

Employees can register in the employee portal and receive access to their private account. After the first contribution is paid by the employer, the insurance confirmation will be stored in the employee portal from July 2021. The employee can then download, save and, if necessary, print it out.

COST / INSURANCE CONTRIBUTION

The collective supplementary long-term care insurance is financed by the employer. Irrespective of the salary of the eligible employee, the employer currently pays 33.65 euros per month for each eligible employee. The employer pays the same amount towards CareFlex Chemie for eligible part-time employees¹⁴ as for those working full time.

The employer-financed collective supplementary long-term care insurance is considered a non-cash benefit and as such is subject to taxation and social security contributions. It can also be granted within the framework of the Income Tax Act¹⁵ as a benefit in kind up to an exemption limit of 44 euros per month (in 2021; 50 euros per month from 2022). If possible, this must be clarified by the company with the respective „Betriebsstättenfinanzamt“ (tax office of the place of business).

Depending on whether other employer-financed benefits in kind are granted, this exemption limit may be exceeded. The works councils can provide information on this. If the limit is exceeded, the entire contributions must be taxed and social security contributions must be paid.

The benefits of the supplementary long-term care insurance, however, are granted tax-free.

¹⁴ This includes, for example, employees in partial retirement.

¹⁵ § 8 Nr. 2 EStG

NON-PAY-SCALE AND EXECUTIVE EMPLOYEES

Non-pay-scale employees (AT) or executive employees can be collectively included in the collective supplementary long-term care insurance CareFlex Chemie by voluntary agreement if the agreement is finalised by 30 June 2022.

CHANGES IN ELIGIBILITY

Change from pay-scale to non-pay-scale status

If the employee changes to non-pay-scale status, the employer deregisters the employee from the group insurance contract at the time of the change of status. The employee can continue the contract privately with his/her own contribution.

If the non-pay-scale employee changes to pay-scale status, the employer registers the employee for the group insurance contract as of the month following the change of status.

If the employer has also registered the non-pay-scale employees or executives for the group insurance contract, nothing changes for the employee.

If there is any uncertainty about the individual employment status, the local works councils and the IG-BCE districts can advise employees.

Change of employer

If an employee changes from a company affiliated with CareFlex Chemie to another company affiliated with CareFlex Chemie, the former employer deregisters the employee with the insurance company. The new employer re-registers the employee after six months and becomes a contributor. The employee does not have to arrange anything.

The new employer decides whether a direct continuation of the insurance relationship with contribution payment by the employer is feasible. Alternatively, the basic coverage of CareFlex Chemie can be taken out as a private contract by the employee for the period of employment.

The contract can be continued for a transitional period. As a further option, the contract can be put on hold. We recommend that you seek advice.¹⁶

Retirement

Upon retirement, the employer deregisters the employee from the group insurance contract and no longer pays contributions. The insurance contract can be continued privately as a private contract without a new health check.

PRIVATE CONTINUATION

The employee can take over the basic coverage from the employer without a new health check with the same benefits and continue it privately with his/her own contribution (private contract).

¹⁶ See page 28.

In the case of private continuation of the supplementary long-term care insurance, the lump sum insurance contribution previously paid by the employer is not to be paid. Instead, each employee's individual contribution is calculated on the basis of the age-independent monthly contribution valid at the time of the withdrawal, taking into account the rights acquired under the group contract and the corresponding age provisions.

Employees who were younger when they joined the group contract pay a lower individual contribution than employees who were older when they joined the group contract.

Sample calculations:

Individual monthly contribution on retirement at age 65 compared to a new contract at 65

Insured Person Entry age	Lump-sum per month under CareFlex Chemie	Individual monthly Contribution at age 65	Individual monthly contribution for new contract at age 65
40	33.65 euros	25.57 euros	80.02 euros
50	33.65 euros	37.33 euros	80.02 euros
60	33.65 euros	59.88 euros	80.02 euros

Source: Bonusagentur, as of 03/2021

If the insurance is not continued, the insurance coverage expires and the insurance is terminated. The paid-in contributions will not be paid out.

Leaving the employer-financed collective CareFlex Chemie basic coverage does not affect the privately concluded additional modules for top-up and family members. These are private contracts and are

not automatically terminated if an employee does not continue the CareFlex Chemie basic coverage.

Data protection

The insurance companies (R+V Krankenversicherung AG und Barmenia Krankenversicherung AG) have formed a consortium to implement the collective supplementary long-term care insurance Chemie as a basic coverage with individual top-up options for extended coverage of the long-term care risk.

Thereby, R+V Krankenversicherung AG assumes the tasks of the organizational consortium leader. Barmenia Krankenversicherung AG is the consortium leader for product and administration and is authorized by R+V Krankenversicherung AG to accept and submit all notifications and declarations in connection with the insurance relationship under the CareFlex Chemie insurance.

Under article 26 GDPR (general data protection regulation), both insurers have a joint responsibility.

In order to support the corporate data protection officers with regard to the supplementary long-term care insurance CareFlex Chemie the consortium has created a specific compendium, which can be downloaded at meine.igbce.de and which can be used to integrate the corresponding processing procedures in the corporate data protection concept.

III.

CAREFLEX CHEMIE BENEFITS

OVERVIEW OF THE BENEFITS

As in the statutory long-term care insurance, the amount of benefits from the CareFlex Chemie basic coverage is also based on the recognised care level. This is determined by the statutory long-term care insurance. No second assessment is required.

Monthly care allowance	Outpatient care benefits	Inpatient care benefits
Care level 1	–	–
Care level 2	300 euros	1,000 euros
Care level 3	300 euros	1,000 euros
Care level 4	300 euros	1,000 euros
Care level 5	–	1,000 euros

The benefits from the collective supplementary long-term care insurance are granted worldwide. In addition, so-called assistance services are offered. These include information and advice on the procedure for applying for and determining the need for care,

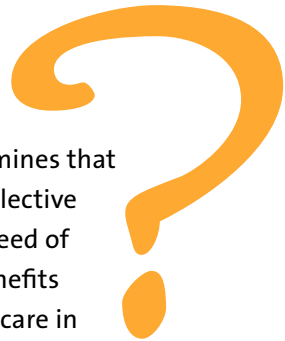
information on health care proxies, care and patient decree, care training and other information relevant to care, as well as the arrangement of household and care-related services and many other offers and services.

The monthly care allowance CareFlex Chemie is paid in full regardless of other benefits from the statutory long-term care insurance or private supplementary insurance. Existing private supplementary long-term care insurance policies are not offset against the benefits from CareFlex Chemie.

We recommend that you use the consultation¹⁷ to check your existing insurance coverage and adjust it if necessary.

WHAT TO DO IN THE CASE OF A CLAIM

If the statutory long-term care insurance determines that a person insured under the CareFlex Chemie collective supplementary long-term care insurance is in need of long-term care, the insurers will provide the benefits agreed for the determined degree of long-term care in the insured event.



Insured persons must contact Barmenia Krankenversicherung AG directly when a care level is determined in order to receive the benefits from CareFlex Chemie.

Email: careflex-service@barmenia.de | Phone number: +49 202 438-3838

Service hours: Monday to Friday 8 a.m. to 7 p.m.

¹⁷ See page 28.

If an insured person receives benefits from the group insurance contract, the policyholder is released from his/her obligation to pay the current contributions for this insured person for the duration of the benefit receipt. In order for the insurer to be able to implement the contribution waiver for the employer, the insured person must submit a declaration of release from confidentiality for data protection reasons.

IV.

BONUS FOR IG BCE MEMBERS

LONG-TERM CARE CERTIFICATE OF COVERAGE FOR IG BCE MEMBERS

As part of the individual consultation, IG BCE members receive a long-term care certificate of coverage. In the case of an insured event, this long-term care certificate of coverage allows IG BCE members to receive free additional services and valuable care benefits from the Johanniter Unfallhilfe e.V.

The long-term care certificate of coverage is issued to employees who are eligible and who are members of the Industriegewerkschaft Bergbau, Chemie, Energie (IG BCE) at the time they join the CareFlex Chemie supplementary long-term care insurance. Proof of membership in the IG BCE must be provided during the consultation (e.g. a bank statement with the current contribution debit or proof of the company deduction as well as the membership number).

In order to be able to claim the additional benefits of Johanniter in the event of long-term care, current proof of membership in the IG BCE must again be submitted. In the event of a benefit claim, members report to the IG BCE Bonusagentur under +49 30 816901-4450. This notification must be made in addition to the application for the monthly care allowance at Barmeria.

OVERVIEW OF THE BENEFITS

In the case of an insured event, IG BCE members receive free additional services and valuable care benefits from the Johanniter:

- a voucher worth 300 euros for a free choice of Johanniter services
- free general care advice at home and personal assistance in applying for statutory care benefits
- after consultation, the set-up and operation of a home emergency call system are free of charge for the first three months.

Information on IG BCE membership is available from IG BCE shop stewards and works councillors, at www.mitgliedwerden.igbce.de and in your local IG BCE district.



V.

ADDITIONAL MODULES (TOP - UP AND FAMILY)

Additional modules can be arranged according to individual needs. On the basis of the registration for the group insurance contract, the employee can choose the additional modules of CareFlex Chemie Top-up and Family. These are concluded directly between the employee and the insurance consortium without the need for cooperation of the employer.

CONSULTATION

For questions about CareFlex Chemie, the procedures as well as individual consultation on the additional modules, advisors are available on site and digitally. Employers and works councils will inform employees about the start of consultation and whether consultation appointments can take place in the workplace. Workers can request a consultation appointment for themselves and their family members via the appointment tool in the employee portal.

The conditions for consultation appointments are stored in the employee portal. The different consultation locations are also marked here. Joint consultation appointments with family members are only possible outside the company premises or digitally.

Consultation appointments during coronavirus

Due to contact restrictions most consultation appointments will take place digitally for the time being and until further notice.

CONTRIBUTIONS

The amount of contributions for the additional modules depends on the age of the insured person when the contract is concluded and the amount of the selected benefit. Younger persons pay a lower contribution than older persons. The exact amount can be determined individually during the CareFlex Chemie consultation. The contribution is not paid via payroll as in the case of the basic insurance but is paid directly by the policyholder.

If the insurance relationship is continued, the increasing age of the insured person has no influence on the contribution. Contribution adjustments due to changed framework conditions (e.g. increasing life expectancy or higher benefit expenses as a result of an increase in the frequency of care) or benefit adjustments cannot be ruled out.

DEADLINES

Within six months of registering for the group insurance contract (within two months for new entrants¹⁸), it is possible to take out top-up modules or modules for family members with a simplified

¹⁸ New entrants are persons who are admitted to the basic coverage of CareFlex Chemie after 1 July 2021.

or shortened health check. After the expiry of the above-mentioned deadlines, additional modules can be taken out at any time with a normal health check.

Insurance cover in the additional modules begins at the time agreed for the insured person and documented in the insurance policy, provided that the initial contribution is paid on time.

If an insured event occurs after the conclusion of the contract and before the start of the insurance, the corresponding benefits are paid from the start of the insurance. There is no waiting period.

Policyholders have the right to terminate the insurance contract daily in text form without observing a period of notice.

PREREQUISITES FOR TAKING OUT CAREFLEX FAMILY

The basic coverage provided by the employer only covers the employee him/herself. Family members can be privately insured via additional modules. This is only possible if family members are insured under the German statutory long-term care insurance scheme (i.e. the statutory long-term care insurance or private compulsory long-term care insurance) and the employee is registered with the group insurance contract via the employer at the time of conclusion of the additional module and is resident in Germany.

Cross-border commuters whose main residence is abroad can only be insured under the group insurance contract through their employer. Additional coverage is not possible. The same applies to their family members.

The following persons are deemed to be family members of the employee insured under the basic coverage scheme:

- the spouse or partner living in the household
- children, foster children, adopted children, stepchildren of the employee as well as the children of the spouse or partner, irrespective of household and age
- parents, parents-in-law and grandchildren of the policyholder.

The additional modules for family members are private contracts. They remain in force under the agreed conditions, even if the eligible employee leaves the group insurance contract. Even if the insured employee leaves his/her company, the contracts remain in force for the family members, regardless of the private continuation of the basic insurance, as the additional modules are independent contracts.

EMPLOYEES WITH A DEGREE OF DISABILITY OR CARE LEVEL

Employees with a recognised care level or with a degree of disability (DoD) of more than 50 (disabilities due to hearing and/or sight loss are considered insignificant) cannot be insured for the additional modules. However, these employees can insure their family members. To do so, they should seek advice (see page 28).

If an employee receives a degree of disability greater than 50 after the conclusion of the contract for the additional module, the agreed insurance cover remains in force. At the time of application, the employee belonged to the group of persons eligible for insurance.

HEALTH QUESTIONS

Information on health questions can be found online in German. The health check is only carried out for the additional modules, Top-up and Family. No health check is required for the basic coverage of CareFlex Chemie.

ADJUSTMENTS

It can be assumed that care costs will continue to rise in the future. In the basic coverage of CareFlex Chemie, no adjustments of the fixed monthly care allowance amounts have been provided so far. The parties to the collective agreement and the insurance consortium can make an adjustment to the contribution to be paid by the employer or the benefits by mutual agreement in the future.

The additional modules include a dynamic insurance adjustment.¹⁹ Policyholders can object to the increase in the monthly care allowance from the insurance adjustment within one month of receiving the corresponding notification from the insurer. If a policyholder objects to the insurance adjustment twice in succession, it will no longer apply to the person concerned in the future. The entitlement to insurance adjustment ends as soon as benefits are claimed under this insurance.

TAX AND SOCIAL SECURITY TREATMENT OF THE ADDITIONAL MODULES

The contributions to the additional modules are always financed privately. The policyholder can claim any contributions paid against tax. Up to 1,900 euros²⁰ per employee can be submitted annually with the tax return. We recommend that you consult a tax advisor.

¹⁹ In accordance with the insurance terms and conditions, insurers increase the benefit and contributions by 5% every three years to compensate for inflation. The policyholder receives a letter from the insurer with the corresponding calculations. The policyholder can object to these or accept them.

²⁰ Status as of 12/2020.

VI.

HEALTH CHECK

OVERVIEW

Target group	Health Check	Exception 1 Up to 6 months	Exception 2 New employees after introduction up to 2 months after joining the company
CareFlex Pay-scale emp.	None	—	—
CareFlex Non-pay-scale	None	—	—
CareFlex Top-up Pay-scale & Non-pay-scale	Normal Health Check	Mini Health Check	
CareFlex Family	Normal Health Check	For partner and children Shortened health check (Reduced maximum amounts) Other family members Normal health check	

If a health check is ordered, in case of doubt, answers should be discussed with the family doctor.

a) Shortened health check

A shortened health check is applied in the additional module Family for spouses or partners up to the final age of 75 and children of employees without age limit. An additional question is asked for children up to 7 years of age. Persons with certain illnesses listed in the document "Verkürzte Gesundheitsprüfung" (available online in German) and persons with a degree of disability (DoD) of 50 or more (disabilities due to hearing and/or sight loss are considered insignificant) are not insurable.²¹

b) Mini health check

The mini-health check applies exclusively to the additional Top Up module up to the age of 65. Accordingly, employees with certain illnesses listed in the document "Mini-Gesundheitsprüfung" (available online in German) and employees with a degree of disability (DoD) of 50 or more (disabilities due to hearing and/or sight loss are considered insignificant) are not insurable.²¹

c) Normal health check

For parents, parents-in-law and grandchildren of an employee as well as their spouse or partner over 75 years of age who are individually insured within the framework of CareFlex Family, a normal health check (information available online in German) takes place without age limit. An additional question is asked for children up to 7 years of age.

²¹ A previous version of this document included an incorrect wording.

BONUS AGENTUR

Klar im Vorteil!

