

# Tariff KT

## Daily sickness benefit insurance

Version of January 2018

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### Essential Parts of the Tariff KT

- Daily sickness allowance in the event of incapacity to work
  - Daily sickness allowance for maternity leave and childbirth
  - The daily sickness benefit shall be paid from the day indicated by the tariff rate.
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## Part III of the General Terms and Conditions of Insurance

This tariff (Part III of the General Terms and Conditions of Insurance) only applies in conjunction with Part I (German standard conditions 2009 of the Association of Private Health Insurance [MB/KT 2009]) and Part II (tariff conditions [TB/KT 2013]) of the General Terms and Conditions of Insurance.

### I. Insurability

Eligible for insurance shall be persons

- who receive income from self-employment; at tariff rates with a waiting period of 42 days or longer, also those persons who are in a permanent employment relation as employees and
- for whose occupational group the insurer does not offer special rates (e.g. medical doctors) and
- who are resident in the insurer's area of activity at the commencement of the insurance.

### II. Insured event

An "insured event" shall mean:

- a) pursuant to § 1 MB/KT 2009, medically necessary treatment due to illness or the consequences of an accident during the course of which an incapacity to work is medically established;
- b) pursuant to § 1a MB/KT 2009, the loss of earnings during the maternity protection periods and on the day of delivery.

### III. Amount of daily sickness allowance; waiting period

1. The daily sickness allowance may only be insured up to the amount of the net income resulting from the professional activity, converted to the calendar day. Other sick days or sickness benefits must be taken into account.
2. In the case of employees, the duration of the claim to continued payment of remuneration in the event of incapacity to work (wages, salary, sickness allowance or sickness benefit, etc.) is to correspond to the waiting period (period from the start of the incapacity to work until the day from which daily sickness benefit is paid) for the selected tariff rate. However, the waiting period for the chosen tariff rate may not be shorter than the duration of the claim to continued payment of remuneration.
3. In the insured event pursuant to II.b), any other appropriate compensation for loss of earnings shall be credited towards the agreed daily sickness benefit (e.g. any maternity benefit and/or parental benefit).

4. The waiting period shall apply anew to each incapacity to work in the insured event pursuant to II.a) and to the insured event pursuant to II.b).

At the tariff rates with a waiting period of 42 days or longer, periods of repeated incapacity to work due to the same illness, which the employer legitimately aggregates in the case of employees when continuing to pay remuneration, shall also be aggregated with regard to the waiting period. This provision shall apply accordingly to self-employed persons.

#### **IV. Insurance benefits**

1. The insured daily sickness allowance shall be paid from the day indicated by the tariff rate:
  - according to tariff rate KT.22 from the 22nd day
  - according to tariff rate KT.29 from the 29th day
  - according to tariff rate KT.43 from the 43rd day
  - according to tariff rate KT.64 from the 64th day
  - according to tariff rate KT.92 from the 92nd day
  - according to tariff rate KT.183 from the 183rd day
  - according to tariff rate KT.274 from the 274th day
  - according to tariff rate KT.365 from the 365th day

The insured daily sickness benefit shall also be paid for Sundays and public holidays.

If the KT.365 tariff rate has been agreed by an employee and if the duration of continued remuneration by the employer exceeds 364 days, the agreed daily sickness allowance at tariff rate KT.365 shall be paid from the day following the day on which continued remuneration ceases to be paid.

2. In the case of employees, in the event of short-time work carried out within the framework of the provisions of law, the daily sickness benefit in the event of incapacity to work shall also be paid during the waiting period agreed in the tariff , but limited to the amount of the short-time work benefit that is no longer paid in the event of an incapacity to work and is not covered by the statutory health insurance scheme, the amount of which must be documented. At the end of the waiting period, the daily sickness benefit shall be paid in the insured amount.