

Tariff MKT

Daily sickness benefit insurance for doctors and dentists

Version of January 2018

Essential Parts of the Tariff MKT

- Daily benefit in the event of incapacity for work
 - Daily benefit in the event of maternity leave and childbirth
 - The daily benefit shall be paid from the day that is specified for the rate level concerned.
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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 (2009 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

The persons who are eligible for the insurance are doctors and dentists who receive income from self-employment; in the case of tariff levels where there is a waiting period of 42 days or more, doctors and dentists with a permanent employment contract are also eligible who have a permanent employment contract, and – subject to special conditions – doctors and dentists who are more than 60 years old.

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 maternity leave and on the day of delivery.

III. Amount of the daily sickness benefits; waiting period

1. The daily sickness benefit may only be insured up to the amount of the net income (converted to the calendar day) resulting from the professional activity. 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 civil servants' sickness benefit, etc.) should match the waiting period (period from the start of the incapacity to work until the day as from which daily sickness benefit is paid) for the selected tariff level. However, the waiting period for the chosen tariff level may not be shorter than the duration of the claim to continued payment of remuneration.
3. When an insured event pursuant to II.b) occurs, any other appropriate compensation for loss of earnings shall be counted towards the agreed daily benefit (in particular any maternity benefit and/or parental benefit).

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

At the tariff levels 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 for 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 daily benefit shall be paid from the day indicated by the tariff level:
 - according to tariff level MKT.15 from the 15th day
 - according to tariff level MKT.22 from the 22nd day
 - according to tariff level MKT.29 from the 29th day
 - according to tariff level MKT.43 from the 43rd day

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

2. In the case of employees, in the event of short-time working in accordance with the legal provisions, the daily benefit in the event of incapacity to work shall also be paid during the waiting period that is agreed in the tariff, but it shall be limited to the amount of the short-time work benefit which 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 such benefit must be documented. After the end of the waiting period, the daily benefit shall be paid at the insured level.