

The tariff and premium classification in Compulsory Nursing Care insurance

Version of January 2024

In addition to health insurance, your insurance contract also includes the Compulsory Nursing Care insurance (PPV) required by law.

At Hallesche Krankenversicherung, this tariff is called PV; it is available in the tariff levels PVB and PVN.

PVB or PVN?

The tariff level PVB applies to persons who are entitled to federal or state benefits in the event of a need for care.

These are usually civil servants, professional soldiers, university lecturers, judges and persons in other public-law employment. Under certain conditions, spouses and children are also entitled to benefits. Employees in the public sector, on the other hand, are **not entitled to benefits**.

A special rule applies to regular soldiers: although they are not entitled to benefits if they require care, they are nevertheless assigned to the tariff level PVB for the period of military service.

For all other insured persons, the **tariff level PVN** applies. This covers all benefits provided for by law in the event of care being required - and the premium is correspondingly higher.

Further factors relevant to premiums

As in private health insurance, the premium for compulsory nursing care insurance is initially based on age and health status when the insurance is taken out.

Certain groups of persons benefit **from maximum premium limits**. The decisive factor is

- the date on which private compulsory nursing care insurance was taken out,
- the previous duration of insurance coverage,
- the insurance coverage of the spouse; in the case of children, the insurance coverage of the parents.

Maximum premiums

If you are entitled to a premium limitation, you will find the maximum amounts currently applicable in the table below. Your individual premium may also be below this amount, depending on your entry age and state of health - in which case the limit will not affect you at present.

The mentioned maximum premiums shall apply as of January 1, 2024.

Insured persons with limitation to the maximum premium

After a pre-insurance period of five years in private health insurance or in private compulsory nursing care insurance, insured persons acquire an entitlement to premium limitation.

This means that their premium may then not be higher than the maximum premium to social nursing care insurance.

The contribution is then limited in tariff level PVN to 100%, in tariff level PVB to 40% of the applicable maximum premium to social nursing care insurance.

If the insured person has already had continuous private compulsory nursing care insurance since January 1, 1995, Hallesche will also waive the health check.

Spouse or life partner entitled to the maximum spouse or life partner premium

Insured persons entitled to the maximum spouse or life partner premium and their spouses or life partners together pay a maximum of 150% of the applicable maximum premium to social nursing care insurance in tariff level PVN, and 60% in tariff level PVB. Entitlement to this benefit exists if

- a marriage valid under German law has been contracted or, in the case of life partners, a registered life partnership exists in accordance with the Life Partnership Act,
- both partners have private compulsory nursing care insurance, whereby the insurances do not have to be with the same company,
- at least one of the partners has been continuously insured for private nursing care since January 1, 1995, and
- at most one of the spouses has a regular total income above the applicable income limit for private PPV. This limit is currently € 505 per month. If one spouse has a marginal job (German Minijob), a maximum limit of € 538 per month applies.

If both types of income are applicable, the higher income limit is valid.

Premium free co-insurance

Children can be covered by non-contributory nursing care insurance. The following requirements must be met for this:

- At least one parent has private nursing care insurance,
- the child is not a voluntary or compulsory member of a statutory health insurance (e.g. in the case of employment),
- the child is not entitled to non-contributory co-insurance in a statutory health insurance,
- the child is not gainfully employed on a full-time basis, and
- the child does not have a total income that regularly exceeds the applicable income limit. This limit is currently € 505 per month. If the child is in low-wage part-time employment (German Minijobs), a maximum limit of € 538 per month applies.

If both types of income are applicable, the higher income limit is valid.

The exemption from premiums usually ends when the child reaches the age of majority - but it can be extended under certain circumstances:

- Until age 23, as long as the child is not gainfully employed.
 - Until the age of 25, as long as the child is in unpaid school or vocational training or is doing a voluntary ecological or social year or federal voluntary service.
 - Beyond the age of 25 for the duration of a period of military or civilian service completed, provided that the training was delayed as a result and the other requirements are met.
- In addition, voluntary service performed after July 1, 2011 may extend the period of non-contributory co-insurance by up to 12 months. In particular periods of voluntary military service or voluntary service under the Federal Voluntary Service Act or Youth Voluntary Service Act (voluntary social or ecological year) (German freiwilliger Wehrdienst, Freiwilligendienst nach dem Bundesfreiwilligendienstgesetz bzw. Jugendfreiwilligendienstgesetz (freiwilliges soziales oder ökologisches Jahr)) come into consideration here.
- Without age limit, if the child cannot support himself/herself due to a disability and the disability occurred at a time when the child was already insured without premiums.

Note

All changes that could be decisive for the premium classification are to be reported immediately to the

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This applies in particular to the following changes:

- Exceeding the income limit of € 505 or € 538 per month¹ by a spouse or registered life partner with no or little income of their own to date.
- Exceeding the income limit of € 505 or € 538 per month¹ by children who are co-insured free of charge. Exceptions: Income as a co-entrepreneur from agricultural activity or due to a statutory service obligation is not taken into account.
- Commencement of full-time self-employment with a time commitment of at least 18 hours per week by previously non-contributory insured children.

- Completion of school or vocational training, military or civilian service, voluntary (additional) military service, a voluntary social or ecological year or federal voluntary service for children who were previously covered free of charge.
- Abandonment of studies in the case of students previously insured under the student tariff.
- Loss or acquisition of entitlement to benefits or eligibility for benefits by the insured person or by co-insured relatives.
- Entry into compulsory insurance or family insurance of social nursing care insurance or conclusion of another private compulsory nursing care insurance.

The insurer is released from the obligation to pay benefits if and as long as the insured person fails to comply with his obligation to report all changes (§ 10 of the General Insurance Conditions for Private Compulsory Nursing Care Insurance MB/PPV).

Maximum premiums as of January 1, 2024

Groups of persons	Tariff level PVN	Tariff level PVB
Insured persons without current entitlement to limited premiums	The premium is based solely on age and state of health when the private compulsory nursing care insurance policy is taken out with Hallesche.	
Insured persons entitled to limited premium after five years of pre-insurance period	max. € 175,96	max. € 70,38
Spouse or life partner with entitlement to limitation of the total premium to PPV	for both partners together max. € 263,94; per person therefore max. € 131,97	for both partners together max. € 105,57; per person therefore max. € 52,79
Children with non-contributory insurance in PPV	non-contributory	non-contributory

¹ In the case of pensions, the payment amount excluding the portion attributable to earning points for child-raising periods is decisive.