


# The bonus tariffs of Hallesche

With our bonus tariffs you will receive a monthly health bonus, regardless of whether you submit invoices or not. And should you submit invoices - no problem. In this case, the annual health bonus will simply be offset against the amount we reimburse you.

## And this is how it works

 <b>Bonus tariffs</b>		
<b>PRIMO.Bonus</b> 30 € every month = 360 € per year	<b>NK.Bonus/KS.Bonus/MAS.Bonus</b> 60 € every month = 720 € per year	<b>NK.select S, L und XL Bonus</b> 100 € every month = 1,200 € per year (for children and teenagers half)

### If you do not submit invoices within a calendar year:

The bonus paid out is at your free disposal.

### If you submit invoices within a calendar year:

The annual health bonus will be deducted from the benefit amount (amount we reimburse you).

#### Example

You submit an invoice for € 1,500 in March and you are insured in NK.select XL Bonus:

€ 1,500 invoice and benefit amount  
 - € 1,200 annual bonus  
 = € 300 reimbursement

If you submit further invoices in the same year, e.g. in November, the bonus will no longer be taken into account, as it was already fully credited earlier in the year.

To the NK.select tariffs applies: The reimbursement for out-patient and dental check-up examinations and protective vaccinations are not deducted from the bonus.

### Tipp!

If you do not submit invoices higher than the annual health bonus, you can also look forward to a premium refund in the amount of up to 2.25 monthly contributions.

Therefore, it may be worth invoices not to submit, even if the invoice is higher than the annual health bonus.

#### Example \*)

Tariff NK.select XL Bonus, Invoice in the amount of € 1,500 and entitlement to a premium refund in the amount of € 650:

- You submit the invoice: € 1,500 invoice and benefit amount - € 1,200 annual bonus = € 300 reimbursement, no premium refund
- You do not submit the invoice: no reimbursement, € 650 premium refund.

So, you save € 350, if you do not submit the invoice in this example.

\*) without taking tax aspects into account

### Requirement

The bonus is paid monthly to your account for each insured person, if

- there is insurance cover for the entire month (no entitlement or suspension of the contract) and
- the payment by SEPA direct debit was made in time.

### Start and end of insurance during the year

If, for example, the insurance starts in the first year on the 1st of October, only the bonus of these 3 remaining months will be charged in this calendar year when submitting invoices. If you terminate your contract during the year, the full annual bonus will be charged when submitting invoices, even if you did not receive the full bonus for the year.

#### Special benefit: Employer subsidy

The bonus is particularly interesting if you are an employee. You receive an employer subsidy, which means you only have to pay part of the premium. The monthly bonus is for your benefit only, and additionally reduces your own premium.

#### Example

Timo N., 35 years old and insured in tariff NK.select XL Bonus:

Monthly premium NK.select XL Bonus:	€ 693.21
- Employer subsidy	€ 346.60
- Bonus	€ 100.00
<b>= Premium rate for Timo N.:</b>	<b>€ 246.61</b>



### Taxes

You can deduct approximately 80-95% of your health insurance premium from your taxes, depending on the tariff you choose. A bonus paid out - similar to the premium refund - reduces your health insurance premium, which you can claim against tax.

The premium for tariff NK.select XL Bonus is tax-deductible at 79.59 %. The bonus must be deducted from this in the amount of 79.59%.

#### Example

Timo N., 35 years old, pays a monthly premium for tariff NK.select XL Bonus of € 693.21. Tariff NK.select XL Bonus is tax-deductible at 79.59 %.

Premium NK.select XL Bonus: € 693.21 (79.59%)	€ 551.73
- Employer subsidy NK.select XL Bonus	€ 346.60
- Bonus: € 100 (79.59%)	€ 79.59
<b>= Monthly tax-deductible amount:</b>	<b>€ 125.54</b>

Timo N. can claim a total of € 1,506.48 for tax purposes for the year.

The following tax-deductible percentages apply to the other bonus tariffs and accordingly to the bonus:

- KS.Bonus/ NK.select S Bonus: 93.16%
- PRIMO.Bonus: 91.36%
- PRIMO.Bonus plus/ MAS.Bonus/ NK.select L Bonus: 82.60%
- NK.Bonus 79.59%