

The bonus tariffs of Hallesche

With our bonus tariffs, you will receive a monthly health bonus for your health-conscious behavior. And should you fall ill and 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



Bonus tariff

Every month payout of € 30 (PRIMO.Bonus) or € 60 (NK.Bonus, KS.Bonus, MAS.Bonus) health bonus = € 360/720 per year



If you submit invoices within a calendar year:

The annual health bonus will be deducted from the eligible invoice amount submitted during the calendar year.

Example

You submit an invoice for € 800 in March and you are insured in PRIMO.Bonus:
 € 800 invoice - € 360 bonus = € 440 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.

Tip!

Before submitting the invoices, you should calculate, whether the premium refund is more favorable for you.

Example:

If you can get a € 750 premium refund:
 € 750 premium refund
 - € 440 invoice reimbursement
 = € 310

If you do not submit the invoice in this case, you save € 310.



If you do not submit invoices within a calendar year:

The bonus paid out is at your free disposal.

Tip!

If you do not submit an invoice, in addition to the bonus you can receive up to 3 months premium refund.

Good to know

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 premiums. The monthly bonus is for your benefit only, and additionally reduces your own premium.

Example

Timo N., 33 years old and insured in tariff KS.Bonus:

Monthly premium KS.Bonus:	€ 438,23
- Employer subsidy:	€ 219,12
- Bonus:	€ 60,00
= Premium rate for Timo N.:	€ 159,11



Start and end of insurance

If, for example, the insurance starts in the first year on the 1st of October, only the bonus of these 3 months will be charged in this calendar year when submitting an invoice (i.e. € 90 or € 180). 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.

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.Bonus is tax-deductible at 79,59 %.
The bonus must be deducted from this in the amount of 79,59%.

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

- KS.Bonus: 93,16%
- PRIMO.Bonus: 91,36%
- PRIMO.Bonus plus/MAS.Bonus: 82,60%

Example

Henry L. pays a monthly premium for tariff NK.Bonus of € 504 and € 42 for compulsory care. Tariff NK.Bonus is tax-deductible at 79,59 %.

Premium NK.Bonus: € 504 (79,59%)	€ 401,13
Premium compulsory care (full)	€ 42,00
- Employer subsidy NK and care (full)	€ 273,00
- Bonus: € 60 (79,59%)	€ 47,75
= Monthly tax-deductible amount:	€ 122,38

Henry L. can claim a total of € 1,468.56 for tax purposes for the year.

Tip!

If your tax-deductible health insurance premium as an employee is less than € 1,900 or as a self-employed person is less than €2,800, you can still claim other insurance premiums up to this amount for tax purposes. For example, your remaining health insurance premiums, premiums to supplementary nursing care insurance, accident insurance, occupational and disability insurance, liability insurance, etc.