

TK Bonus Plan

We believe that anyone who is actively committed to healthy living should be rewarded!

Who can take part?

In principle, all TK insurees can enjoy the benefits of the TK Bonus Plan.

How do I sign up?

Log in online to your password-protected area "Meine TK" ["My TK"] or use the TK-App. Here you can register for the Bonus Plan directly. If you do not already use "Meine TK" ["My TK"], simply register at tk.de under the [search code 2102680](https://tk.de).

Alternatively, we will send you the registration documents by post. Just call us or write to us to request these.

Participation starts on the first of the month in which we receive your registration and initially lasts for 12 months. If a child is registered within three months of their birth, participation starts on the day they were born.

How to earn points

During your participation year, enter your activities online straight away in the TK-App or in "Meine TK" ["My TK"]. You can upload the confirmation documents directly.

Would you like to use the **bonus booklet**? This lists all the health activities with which you can earn points. You will need to have it stamped by the medical or dental practice, event organiser or course leader to confirm your participation. Afterwards, just send it to us by post. You will find the address on the front of the booklet.

In some cases, we will also ask you to send us a certificate of participation. This allows us to verify that you participated in a quality-assured course.

Once the participation year has ended, you have up to three months to provide proof of your activities. Participation will then be extended automatically for another 12 months.

Health bonus

You can collect bonus points for a lot of health-related activities. The total number of bonus points collected determines the amount of the health bonus.

Bonus points are awarded for these activities

You can earn 1,000 points each for:

- paediatric check-ups
(an additional 2,000 points are awarded if you can prove that your child has received all the check-ups from U1 to U7)
- medical check-ups for adolescents aged between 13 and 17
- early cancer screening
- chlamydia test
- ultrasound screening for abdominal aortic aneurysms
- health check-ups
- dental check-ups
- vaccinations
- all maternity checks defined in the maternity guidelines (5,000 points)
- baby swimming course
- parent and child exercise classes
- violence prevention in nurseries and at school
- health course (also online) or TK HealthCoaching on the following topics:
 - exercise
 - nutrition or weight loss
 - stress management or relaxation
 - drug dependency
 all TK courses: [tk.de, search code 2023138](https://tk.de))
- postnatal exercise classes
- membership of a gym, sports club, company/college sports programme or an equivalent online programme
- German sports badge
- participation in sporting events¹
- TK-Fit ([tk.de, search code 2066260](https://tk.de))

¹ The event must have a qualified leader. Please ask the course leader of the sports or hiking club to provide a stamp as confirmation. The finisher certificate is required for non-competitive, recreational events, e.g. fun runs or city runs. **Important:** there are **no bonuses** for competitive sports (e.g. marathons). Unfortunately, we are also **unable** to recognise private sports activities for which no quality assurance is available.



The choice is yours – direct bonus payments...

You can have us pay out your health bonus. One health measure worth 1,000 bonus points will give you a health bonus of 10 EUR.

...or the TK health dividend

It pays off to do even more for your health. Benefit from the TK health dividend and get **double the bonus**. This enables us to reimburse the fees you pay for specific services:

- acupuncture
- anthroposophic remedies (e.g. eurhythmy therapy)
- spectacle lenses and contact lenses
- extended dental services (e.g. fissure sealing, functional analysis)
- fitness monitors
- health courses (including online offers)
- midwife-led services: (childbirth classes for partners, antenatal acupuncture and on-call service)
- benefits according to the Hufeland catalogue
- membership of a sports club or gym
- osteodensitometry (bone density test)
- osteopathy (provided the requirements specified in § 27b of the TK statutes are met and you have already exhausted the TK subsidy described in our statutes)
- professional teeth cleaning
- eye tests
- sports and fitness equipment
- sports and fitness classes (including online offers)
- sports medical examination and consultation
- sports events (entry or participation fees)
- check-ups and early detection screenings (e.g. ultrasound for early detection of cancer)
- dentures and crowns
- additional benefits during pregnancy
- supplementary insurance with our cooperation partner, Envivas Krankenversicherung AG

Important: we can only reimburse you (through the TK health dividend) for services received **after** starting participation in the Bonus Plan. Simply upload the invoice to our password-protected area "Meine TK" ["My TK"] or to the TK-App. You will find further information at tk.de, search code 2030122. We will reimburse the costs as soon as the amount you have collected allows this.

The TK health dividend is valid for three years – after that it expires. Health dividends for children and adolescents under the age of 18 remain valid until they reach their 21st birthday. We are not permitted to pay out any remaining amounts.

Information for the tax authorities

We are legally obliged to report certain bonus payments from the TK Bonus Plan to the tax authorities, in addition to contributions for health insurance and long-term care insurance.

What do we report to the tax authorities? We report the amounts which you and your family members covered by your insurance receive for health measures which are part of our **basic health insurance cover**. These measures must be provided at **no additional cost** for you (e.g. vaccinations).

We do **not** report bonus payments, e.g. for gym memberships and all reimbursements in line with the TK health dividend for self-financed benefits.

Find out more:

tk.de, search code 2024580

The provisions of the TK statutes apply to the Bonus Plan: tk.de, search code 2024400

Please note that the search codes mentioned are currently only available in German. You will find a wide range of information in English at tk.de/en.