

Non-contributory dependants' insurance

At TK, you can insure your family members at no extra cost. Find out about the conditions for non-contributory dependants' insurance here.

Who is eligible for dependants' insurance?

If you are insured with TK, you can insure the following family members at no additional cost:

- your married partner or civil partner¹
- biological and adopted children
- children of children covered by dependants' insurance
- stepchildren and grandchildren who live in your household
- stepchildren and grandchildren who are supported by you as the insured member but do not live in your household
- foster children, provided you are not employed as their caretaker

What are the eligibility criteria?

We can insure your family members at no extra cost if they:

- regularly reside in Germany,
- are not themselves a member of a health and long-term care insurance provider,
- are not exempt from insurance (e.g. as a civil servant), with the exception of marginal employment,
- are not exempt from the obligation to have insurance cover themselves,
- are not self-employed as their main occupation,
- do not have a regular total income that exceeds 485 EUR per month. Family members may earn up to 520 EUR per month with a minijob.

What counts towards the total income?

Total income includes the, amongst others:

- gross wages from employment (including expected one-time payments such as a Christmas bonus)
- profits from self-employment
- income from rent and leases
- income from capital assets (e.g. interest income from one-time payments such as redundancy payments, severance packages and life insurance policies)
- pensions (e.g. survivor pensions, foreign pensions)
- taxable maintenance payments
- one-time or monthly redundancy or severance payments because of the termination of employment

¹ civil partners pursuant to the LPartG [German Civil Partnership Act]

- sick pay as per pursuant to Section 44b SGB V – Gesetzliche Krankenversicherung [German Social Code book 5 – Statutory Health Insurance].

Total income does **not** include income-related or professional expenses, write-offs, saver's allowances, parental benefits, child benefits, housing subsidies, BAföG [funding received from the German Federal Training Assistance Act] or amounts credited towards a pension during child-raising periods.

Supplements paid in consideration of marital status and payments such as one-time life insurance payouts also do **not** count towards the total income.

What are the age limits for children?

In principle, children can be covered by dependants' insurance up until their 18th birthday, and if they are not employed yet, even up to their 23rd birthday.

Children may be covered by dependants' insurance up to their 25th birthday if they:

- are still attending school (exception: evening school/distance learning),
- are enrolled in vocational training without pay,
- are enrolled in a study programme, or
- are taking a gap year to do voluntary work in the social or environmental sector ("voluntary social year" or "voluntary ecological year") in accordance with the Jugendfreiwilligendienst-Gesetz [German Youth Voluntary Services Act] or are doing a youth voluntary service year abroad.

Has your children's education been postponed due to military or voluntary service? Then your children can continue to be covered by the dependants' insurance after their 25th birthday for the period of time that the service lasted, but for a maximum of one year.

In principle, foster children can be covered by dependants' insurance up until their 18th birthday. In some cases for a longer time. We will be happy to explain to you what documents we need for this purpose.

Children with disabilities can remain permanently insured by dependants' insurance if the following two requirements are met:

- They are unable to support themselves, even when they reach adulthood. Furthermore, the disability is of unforeseeable duration, but there is a high probability that it will last longer than six months.



- The disability began during the age limits mentioned and dependants' insurance was only excluded because another insurance cover had priority at that time.

We will be happy to explain to you what documents and verification we need for this purpose.

Special criteria for married partners and civil partners

Can you insure your married partner or civil partner during maternity leave or parental leave? Yes, provided they were already previously covered by statutory health and long-term care insurance.

My married partner/civil partner is not covered by a statutory health insurance fund. Can I still insure my child with TK non-contributory dependants' insurance?

Is the child the biological child of your married partner/civil partner? In that case, your child can be insured with us at no extra cost if your partner

- earns a regular monthly income of less than 5,550 EUR or
- his or her income is lower than yours.

When does dependants' insurance end?

Dependants' insurance is terminated if the requirements are no longer met. It also ends as soon as the primary member is no longer insured with TK. Under certain conditions, the insured family members may then be entitled to our benefits for a maximum of one additional month.

Important note: Please **be sure to inform us** of any changes that could affect non-contributory dependants' insurance. Such changes can include, e.g., if family members takes out their own insurance for the first time or if your marital status or income changes.

Alternatively, for more details enter the [search code 2038050](#) into [tk.de/en](#).