

## TK-PrämieFlex

Would you like to personalize your insurance cover?  
Then TK-PrämieFlex is just the thing for you. With this optional tariff, you decide which coverage you do not need. You will receive a Cashback bonus for this.

TK Premium Flex is a so-called deductible tariff. This means that, if you decide to use a service package you have opted-out of, you will be required to pay an additional contribution. This contribution is an addition to your monthly Health Insurance payments.

### Which services can you opt-out\* of?

Decide for yourself which services you are unlikely to use. There are 7 service packages to choose from, from which you can choose up to 5 to opt-out of:

- Alternative medicines, homeopathy and osteopathy
- Outpatient and inpatient preventive care and rehabilitation services
- Travel expenses
- Domestic help, nursing home care and short-term care
- Professional tooth cleaning
- Travel protection vaccinations and malaria prophylaxis for private trips abroad
- Additional benefits during pregnancy (medicines, birth preparation courses for partners, on-call service by midwives) and artificial insemination

All other services provided by us are not affected.

### How much is the premium?

If you opt-out of 5 service packages, you will receive an annual bonus of EUR 90. The premium is EUR 18 for each individual service package.

### What is the deductible\*\*?

If you make use of one or more of the services you have chosen to opt-out of, you must contribute to the costs with a deductible.

The amount of the deductible depends on how many benefits you have opted-out of.

For example, if you opted-out of all 5 service packages and we have covered travel costs of EUR 230 for you, your deductible is EUR 120.

\* opt-out = deselect, decided to remove from your coverage

\*\*A deductible is a specific amount of money that an individual must pay out of their own pocket before your insurance coverage kicks in and starts paying for covered expenses

Your financial risk is limited to the difference between your premium and your deductible – i.e. a maximum of EUR 30 per year.

Number of opt out service packages	Premium	Deductible
1 service package	18 EUR	24 EUR
2 service packages	36 EUR	48 EUR
3 service packages	54 EUR	72 EUR
4 service packages	72 EUR	96 EUR
5 service packages	90 EUR	120 EUR

### How and when are you billed?

You keep the premium (your cashback amount) in full and do not have to pay any additional contributions to TK if you are within the billing period and:

- You have not used any of the services you chose to opt-out of **and**
- the premium (cashback) does not exceed 20 percent of your Health Insurance contributions - without your employer's contribution.

Otherwise, we will let you know in the following year which costs you have to pay back as additional contributions.

Incidentally, we are legally obliged to report premium payments from optional tariffs to the tax authorities in addition to contributions to health and long-term care insurance.

### Who can participate and how long is the tariff valid?

All TK members who pay at least a part of their health insurance contributions themselves can take part in the TK-PrämieFlex. Your participation begins on the 1st of the following month, after we have received your declaration of participation.

You are bound to your tariff choice for 3 years, after that your participation ends automatically. If you would like to cancel your TK membership, you can do so only at the end of the tariff period possible.

The tariff content is regulated in our articles of association: [tk.de](https://tk.de), search number 2024400.