

TK Bonus Plan

We believe that anyone who shows a strong commitment to healthy living deserves a reward. Our TK Bonus Plan motivates you to actively engage in your health and fitness.

Who can participate?

In principle, the benefits of the TK Bonus Plan are available to all TK insurees.

How do I sign up?

Log in online through your personal secure area "Meine TK" ["My TK"] or the TK-App and register directly for the Bonus Plan. If you do not participate in "Meine TK" yet, simply register at tk.de, search code **2006260**¹.

Alternatively, we directly send you the participation documentation by postal mail. Just order it by phone or in writing.

Participation starts on the 1st day of the month, on which we receive the statement, and runs for 12 months. This is the "bonus period".

This is how you earn points

The performed activities enter right away in the TK app or in "Meine TK" during your bonus period. You can upload the corresponding proofs directly.

Would you prefer to use the **bonus booklet**? All health activities have already been listed for you. As proof, you need the stamp of the doctor's or dentist's surgery or of the organiser of the health activity or the course administration. You can use the upload function in "Meine TK" to submit the documents to us. If you prefer to send the booklet by post, you will find the address on the bonus booklet itself.

In some cases, we request you to also hand in the certificate of participation. This way we can verify that you participated in a quality assured course.

After your bonus period of 12 months, you still have up to 3 months to submit proof of your activities. Your participation is then automatically extended by another 12 more months.

Health bonus

Bonus points can be collected for many health activities. Prerequisite: The activities must be performed during the respective bonus period. You are entitled to the health bonus after having at least 1,000 points.

Bonus points for adult activities

Early cancer screening	200 points each
skin cancer screening	200 points
Health check-up	200 points
Preventive dentistry	200 points
antenatal care	200 points
Health courses* on exercise, nutrition or weight reduction, stress management or relaxation, addictive drug use ¹	400 points each
Postnatal exercise classes	400 points
vaccination	400 points
Active membership in a sports club, fitness studio or in company or university sports team	500 points
German sports badge	500 points
active participation in sports events ²	500 points
TK-Health Coaching online (for up to 2 health goals in the bonus period)	500 points each

¹ For our current course offerings, visit tk.de, search code **2023138**¹.

² The event must be conducted under qualified guidance. Please proof this by the course instructor's stamp of the sports club or hiking club. Your finisher's certificate from an event organisation counts as active participation in a large or mass sporting event, such as a fun or city run. **Please note:** No bonus is granted for high-level competitive sport, which includes marathons. We regret, but we also cannot recognise private sporting activities without any quality verification.

¹ We regret, but this information/service is currently only available in German.

Bonus points for children and youth activities

health screenings for children U1 and U2	400 points
health screenings for children U3 to U9	300 points each
bonus for complete record of U1 to U9 check-ups	400 points
health screenings for children U10 and U11	300 points each
youth health check-ups J1 and J2	300 points each
preventive dentistry 2x	300 points each
vaccination	400 points
baby swimming class	400 points
parent and child gymnastics classes	400 points
health courses ¹ on exercise, nutrition or weight reduction, stress management or relaxation, violence prevention in day nurseries or addictive drug use	400 points each
active membership in a sports club	500 points
German sports badge	500 points
active participation in sports events ²	500 points

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² The event must be conducted under qualified guidance. Please proof this by the course instructor's stamp of the sports club or hiking club. Your finisher's certificate from an event organisation counts as active participation in a large or mass sporting event, such as a fun or city run. **Please note:** No bonus is granted for high-level competitive sport, which includes marathons. We regret, but we also cannot recognise private sporting activities without any quality verification.

Starting at 1,000 bonus points you have the choice

Bonus model 1: TK-BonusDirect

With TK-BonusDirect, you choose the direct payout of the health bonus. For 1,000 bonus points, you receive a health bonus worth 30 EUR. The bonus increases by 3 EUR for each additional 100 points.

Bonus model 2: TK Health Dividend

It pays off to do even more for your health. Take advantage of the TK Health Dividend. With 60 EUR for 1,000 bonus points and 6 EUR for each additional 100 points it is twice as high as TK-BonusDirect.

You can be reimbursed for selected services with the TK Health Dividend. The dividend is valid for 3 years – after that it expires.

The TK health dividend of children and adolescents to the age of majority only expires 3 years after reaching the age of 21. Any remaining residual amounts may not be paid out.

You can use the TK Health Dividend for the following services:

- § acupuncture
- § anthroposophic remedies (e.g. eurhythmy therapy)
- § spectacle lenses and contact lenses
- § expanded dental services (e.g. fissure sealing, functional analysis)
- § fitness measurement equipment
- § health courses (including online offers)
- § midwife-led services: (childbirth classes for partners, pre-birth acupuncture and on-call service)
- § benefits according to the Hufeland catalogue
- § membership in the sports club or fitness studio
- § osteodensitometry (bone mineral density test)
- § osteopathy (provided the requirements stipulated in Section 27b of the TK Statutes are met and you have already exhausted the TK allowance granted within the scope of the non-statutory benefits)
- § professional teeth cleaning (PCT [PZR])
- § 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 in case of pregnancy
- § supplementary insurance with our cooperation partner, Envivas Krankenversicherung AG

Important: We can only reimburse you for the costs of services which you received after you started participating in the bonus plan (with TK Health Dividend). Simply submit the invoice. We will then reimburse you for the maximum amount of the available costs.

By the way: We are legally obliged to report to the tax authorities not only your contributions to health and long-term care insurance but also any bonus payments from the TK-BonusDirect model. This does not apply to payments of the bonus model TK Health Dividend.

Learn more

tk.de, search code 2024580¹

The provisions of the TK Statutes apply to the bonus plan: tk.de, search code 2024400¹

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