

TK Contributions as of 1 January 2026

Contribution rates:

Health insurance

General contribution rate	14.60 % ¹
Reduced contribution rate	14.00 % ¹
TK-specific supplementary contribution rate	2.69 % ²

Long-term care insurance	3.60 % ⁴
---------------------------------	---------------------

The supplementary contribution for members without children (does not apply to members who have not yet attained the age of 23 or who have been born before 1940)	0.60 %
-------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------

Pension insurance	18.60 %
--------------------------	---------

Unemployment insurance	2.60 %
-------------------------------	--------

Monthly contributions for students subject to compulsory insurance⁵:

to health insurance (including the TK-specific additional contribution of 23 EUR)	110.38 EUR
to long-term care insurance (including a supplementary contribution for members without children)	35.91 EUR ³

(Annual) limit for social security threshold in health insurance:

The ceiling subject to compulsory health insurance cover.	77,400 EUR
-----------------------------------------------------------	------------

Social security contribution assessment ceilings: (The ceiling subject to contributions.)

	Health and long term care insurance	Pension and unemployment insurance
per month	5,812.50 EUR	8,450 EUR
per year	69,750 EUR	101,400 EUR

Contributions for voluntary insured employees:

(after exceeding the social security ceiling)

The monthly contributions are calculated as a percentage of the social security contribution assessment ceiling (5,812.50 EUR).

Entitlement to sick pay	Amount/EUR	Health insurance Contribution rate	Long-term care insurance ^{3;4} Amount/EUR	Contribution rate
yes	848.63	14.60 %	209.25 or 244.13	3.60 % or 4.20 %
Contribution paid by employer	424.31		104.63	
no	813.75	14.00 %	209.25 or 244.13	3.60 % or 4.20 %
Contribution paid by employer	406.88		104.63	
TK-specific additional contribution rate	135.36	2.69 %		
Contribution paid by employer	78.18	1.345 %		

¹ Employee and employer each pay half of the general or reduced contribution rate (7.30 per cent or 7.00 per cent). In the case of retirees subject to compulsory insurance both retiree and pension insurance institution each pay half of the general contribution rate.

² Employee and employer as well as retiree and pension insurance institution each pay half of the TK-specific additional contribution rate (1.345 per cent).

³ including a supplementary contribution for members without children (does not apply to members who have not yet attained the age of 23 or who have been born before 1940).

⁴ As of 1 July 2023, insurees with two or more children receive financial assistance. You will find more information in German on this at [tk.de, search code 2149438](#).

⁵ As of 1 July 2023, contribution rates for long-term care insurance for students may differ. You will find more information on this at [tk.de, search code 2099012](#).