

Voluntary insurance – Contributions from 2021

The contributions for voluntary insurance depend on the type of insurance cover. Below you will find the minimum and maximum contributions for all types of voluntary insurance.

Contributions for voluntary insurance cover

We calculate the monthly contributions for voluntary insurance (e.g. for civil servants, self-insured children, retirees, pensioners, non-employed persons, part-time self-employed) from a minimum of 1,096.67 EUR (legal minimum threshold) to a maximum of 4,837.50 EUR (social security contribution assessment ceiling). Different contribution rates apply for health insurance, depending on the type of income.

A reduced contribution rate of 14.0 per cent applies, for instance, to civil servants' income, income from letting and leasing or from capital investments.

For pensions and similar income (e.g. pension payments or annuities), a general contribution rate of 14.6 per cent applies for health insurance.

The TK-specific contribution rate amounts to 1.2 per cent.

For **long-term care insurance**, the contribution rate is 3.05 per cent. Members without children pay 3.30 per cent (including a supplementary contribution of 0.25 per cent).

If you are entitled to cover for civil servants' medical expenses or medical welfare according to the rules and regulations applicable for civil servants, half the contribution rate (1.525 per cent) applies to you for long-term care insurance. This regulation does not apply to the supplementary contribution as per Kinder-Berücksichtigungsgesetz [German Child Consideration Act]. The contribution rate of 0.25 per cent must be paid in full.

Are you full-time self-employed? For more information on classification and contributions, please visit tk.de, **search code 2004588**¹.

Find out more:

Further information on voluntary insurance is available online at tk.de, **search code 2005020**¹.

Contributions from 1 January 2021

Types of income	Health insurance			Long-term care insurance	
	general contribution rate 14.60 %	reduced contribution rate 14.00 %	TK-specific contribution rate 1.20 %	contribution rate 3,05 %	contribution rate 3,30 % ²
e.g. pensions, annuities, company pensions and income from self-employment in addition to pensions or pension payments	from 160.11 EUR to 706.28 EUR	/	from 13.16 EUR to 58.05 EUR	from 33.45 EUR to 147.54 EUR	from 36.19 EUR ² to 159.64 EUR ²
e.g. civil servants' income, income from letting/leasing, income from capital investments, income from self-employment without pension or without pension payments, etc. (this also applies to children/pupils)	/	from 153.53 EUR to 677.25 EUR	from 13.16 EUR to 58.05 EUR	from 33.45 EUR to 147.54 EUR	from 36.19 EUR ² to 159.64 EUR ²

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

² including a supplementary contribution of 0.25 per cent for members aged 23 and above without children.

