

# 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 is eligible for the service?

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](https://tk.de), search code **2102680**<sup>1</sup>.

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 an initial term of 12 months. Provision for newborns: The participation begins with the day of birth provided you send the application within the first 3 months afterwards.

## This is how you earn points

The performed activities enter right away in the TK-App or in "Meine TK" during your year of participation. 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 need to then send us the bonus booklet by postal mail. You can find the address on front page of the bonus booklet.

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 period 12-month period of participation, 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: You perform the activities during the respective year of participation. The total number of bonus points collected determines the amount of the health bonus. 100 bonus points equal 1 EUR.

Activities rewarded with bonus points:

You get 1,000 points each are awarded for:

- health screenings for children (2,000 extra points for the complete record of U1 to U9 check-ups)
- screening tests for adolescents aged between 13 and 17
- early detection cancer screening
- chlamydia test
- ultrasound screening for abdominal aortic aneurysms
- health check-up
- dental care
- professional teeth cleaning
- vaccinations
- antenatal care
- baby swimming class
- parent and child gymnastics classes
- violence prevention in day nurseries and at school
- health courses (including online offers) per subject
  - exercise
  - diet or weight reduction
  - stress management or relaxation
  - consumption of addictive drugs
 (all TK courses: [tk.de](https://tk.de), search code **2023138**<sup>1</sup>)
- postnatal exercise classes
- membership in a sports club, fitness studio or in company or university sports team or corresponding online offers
- German sports badge
- participation in sports events<sup>2</sup>

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

<sup>2</sup> 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.

### **You have the choice – direct bonus payment...**

You can choose to get a payout of the health bonus. For a health measure worth 1,000 bonus points you get a health bonus of 10 EUR.

### **...or the TK Health Dividend**

It pays off to do even more for your health. Take advantage of the TK Health Dividend with a **double** bonus for the reimbursement of selected benefits. 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 the TK Health Dividend). Simply submit the invoice. We will then reimburse you for the maximum amount of the available costs.

The TK Health Dividend is valid for 3 years – after that it expires; for children and adolescents to the age of majority it only expires 3 years after reaching the age of 21. We may not pay out any remaining residual amounts.

### **Information reported to the tax authorities**

We are legally obliged to report bonus payments from the TK Bonus Plan to the tax authorities, in addition to contributions for health insurance and long-term care insurance.

What do we report to the tax authorities? We report the amount which you and your dependants covered by your insurance receive for health measures which are part of our **basic health insurance cover** (e.g. vaccinations).

We do **not** report bonus payments, e.g. membership fee in a fitness club, and all reimbursements in line with the TK Health Dividend for self-financed benefits.

### **Find out more**

**tk.de, search code 2024580<sup>1</sup>**

The provisions of the TK Statutes apply to the bonus plan: **tk.de, search code 2024400<sup>1</sup>**

---

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