



Maternity allowance for private health insurance policy holders or people in low-paid employment

Maternity allowance is available for the legally defined maternity protection period. This is 6 weeks before the expected due date and 8 weeks after birth. For premature and multiple births, the period is 12 weeks.

► **What do I have to do?**

Submit an application for maternity allowance with the Bundesamt für Soziale Sicherung (German Federal Social Insurance Office), Friedrich-Ebert-Allee 38 in 53113 Bonn (mutterschaftsgeld.de or at Phone 0228 6191888).

► **What is the total amount of maternity allowance?**

- Private health insurance policy holders do not receive a day rate like statutory health insurance policy holders, but receive a one-off rate of 210 Euro.
- Policy holders in low-paid employment also receive a one-off payment of 210 Euro. This amount is only paid if they are not covered under a compulsory or voluntary health insurance policy themselves.

– If the average income for a calendar day over the past 3 months (or 13 weeks) before the start of the protection period exceeds 13 Euro, the policy holder is also entitled to receive an employer supplement to the maternity allowance. This supplement amounts to the difference between 13 Euro and the average income per calendar day.

► **Note:**

Maternity and parental allowance are subject to exemption with progression under German tax law and increase the tax rate for the remaining income.