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Health insurance and parental allowance

We must differentiate here between compulsory policy holders, voluntary policy holders, policy holders covered under family insurance via the spouse or private policy holders.

► **Compulsory policy holders**

- The membership continues for as long as parental allowance or parental leave is being used. The parent must be in employment while parental leave is being taken, however.
- Parental allowance is always non-contributory.
- For students subject to compulsory insurance, the liability to pay contributions continues while they remain matriculated.

► **Voluntary policy holders**

Employees whose regular annual income exceeds the annual earning limit are exempt from insurance with regard to statutory health insurance. They have the option of taking out voluntary insurance. If they had this status prior to the parental leave, they can continue their voluntary membership once the parental leave has ended under certain conditions.

Prerequisite: The spouse must be a statutory health insurance policy holder with the same company, meaning that, “in principle”, family insurance would be possible. If these requirements are not met, contributions must be paid.

► **Family insurance policy holders**

For contribution-free family insurance policy holders with the statutory health insurance company, nothing changes.

► **Private health insurance policy holders**

They remain covered under the private health insurance policy for the duration of the maternity protection period and parental leave and must pay contributions.