

# Information

## Statutory Long Term Care Insurance

### General Information

Long-term care insurance covers the financial risk of the need for care. It is intended to enable the person who needs care to lead a self-determined life nevertheless. Long-term care insurance is not a full-fledged insurance. It rather provides basic social security in the form of supportive assistance that does not preclude the participation of the insured and other agencies.

### Who is insured?

- Long-term care insurance is compulsory.
- Whoever is covered by statutory health insurance also belongs to that funds long-term care insurance scheme. This also applies to family members of the insured, who are co-insured.
- People with private health insurance must also obtain private long-term care insurance.

### Benefits

Long-term care insurance provides either benefits-in-kind or money benefits used to finance basic personal care and help with household chores. A combination of money allowance and non-money benefits is possible. In addition, the following services are provided:

- free nursing care courses for relatives and volunteer carers,
- care allowance for carers recruited by the insured person,
- day and night-time care,
- nursing aids and technical appliances,
- subsidies for equipping the insured persons home to facilitate care.

Please note: A person is entitled to long-term insurance benefits only after he or she has been insured for at least two years.

### Contribution

- Long-term care insurance is financed through the contribution of employers and the insured person.
- The contribution amount depends both on an employee's assessable income up to a defined contribution assessment limit, which is adjusted each year (2019: 54,450.00 € per year) and on the contribution rate.
- The generally applicable contribution rate for long-term care insurance is 2.55 percent.
- The employer pays a half of the insurance contribution and the employee pays the other half. Childless employees older than 23 years have to pay supplementary contribution from 0.25 percent.

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