

TK Contributions as of 1 January 2022

Contribution rates:

Health insurance	
General contribution rate	14,60 % ¹
Reduced contribution rate	14,00 % ¹
TK-specific supplementary contribution rate	1.20 % ²
Long-term care insurance	3.05 %
The supplementary contribution for members without children (does not apply to members who have not yet attained the age of 23 or who have been born before 1940)	0,35 %
Pension insurance	18,60 %
Unemployment insurance	2.40 %

Social security contribution assessment ceilings:

(The ceiling subject to contributions.)

Health and long-term care insurance	at national level	
per month	4.837,50 EUR	
per year	58.050 EUR	
Pension and unemployment insurance	western states of Germany (inc. West Berlin)	eastern states of Germany (inc. East Berlin)
per month	7.050 EUR	6.750 EUR
per year	84.600 EUR	81.000 EUR

(The place of employment is relevant.)

Other amounts:

	at national level
(Annual) limit for social security threshold in health insurance	64.350 EUR
(The ceiling subject to compulsory health insurance cover.)	
Monthly contributions for students subject to compulsory insurance	85.87 EUR
to health insurance (including the TK-specific additional contribution of 9.02 EUR)	
to long-term care insurance	22.94 (25.57 ³) EUR

Contributions for voluntary insured employees (after exceeding the social security ceiling)

The monthly contributions are calculated as a percentage of the social security contribution assessment ceiling (4.837,50 EUR).

Entitlement to sick pay	health insurance		long-term care insurance	
	Amount/EUR	Contribution rate	Amount/EUR	Contribution rate
yes	706.28	14,60 %	147.54 or 164.48 ³	3.05 % or 3.40 % ³
Contribution paid by employer	353.14		73.77	
no	677.25	14,00 %	147.54 or 164.48 ³	3.05 % or 3.40 % ³
Contribution paid by employer	338.63		73.77	
TK-specific additional contribution rate	58.05	1.20 %		
Contribution paid by employer	29.03	0.60%		

¹ Employee and employer each pay half of the general or reduced contribution rate (7,30 per cent or 7,00 per cent). In the case of retirees subject to compulsory insurance both retiree and pension insurance institution each pay half of the general contribution rate.

² Employee and employer as well as retiree and pension insurance institution each pay half of the TK-specific additional contribution rate (0.60 per cent).

³ including a supplementary contribution for members without children does not apply to members who have not yet attained the age of 23 or who have been born before 1940)

Voluntary insurance – Contributions from 2022

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 3.40 per cent (including a supplementary contribution of 0.35 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 0.35 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 2022

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 3,40 % 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 37.29 EUR ² to 164.48 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 37.29 EUR ² to 164.48 EUR ²

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

² including a supplementary contribution of 0.35 per cent for members aged 23 and above without children.

