

Employees covered by the negotiated agreement

Tariff-based future payment

Intended use: PlusCard



Those who are sick want the best possible care. PlusCard offers you this peace of mind. PlusCard holders enjoy private patient comfort during stays in all acute care clinics and the clinics of the „Wir für Gesundheit“ [we take care of your health] network, with care provided by senior consultants or chosen doctors and accommodation in a twin room.

And: As a Fresenius employee, you will receive a subsidy from your employer of 5 euros per month towards the PlusCard!

Fresenius offers its employees the option of taking out additional insurance from Debeka Krankenversicherungverein a.G.: **PlusCard**. This allows you to enjoy private patient comfort with treatment by senior consultant/consultant of your choice in all partner clinics of the healthcare network "Wir für Gesundheit" [we take care of your health] and, since 1. July 2022, in all German acute care clinics in which patients covered by statutory health insurance are treated.

PlusCard also includes a **specialist appointment service**: A service hotline that quickly coordinates appointments for you with specialists from the network, a second medical opinion or the appropriate clinic for your inpatient stay.

You can find the partner clinics here:
www.wir-fuer-gesundheit.de/medizinische-partner

In the **world of benefits** from "Wir für Gesundheit" [we take care of your health], you can also take advantage of special conditions with a large number of providers in the area of wellness and healthcare.

BY THE WAY:
PlusCard holders can also insure their families!



Find out about the various service packages on the **information flyer** or the PlusCard **application form**.

You would like to use your tariff-based future payment 2023 for the PlusCard?

You have already selected the PlusCard and would like to keep the intended use and your previous tariff option:

You do NOT need to submit a new selection form; your selection will continue to be valid for 2023.

You have already selected the PlusCard and would like to change your previous tariff option:

- 1. Step:** Complete and sign the PlusCard application form. The selection form for the tariff-based future payment does not need to be resubmitted.
- 2. Step:** Return application form. Please make sure you note the deadline: CHR need to receive the form by 31.10.2022. The deadline of **31.10.2022** also applies to the registration of family members (PlusCard Family).

You have not yet selected an intended use or would like to change your choice:

- 1. Step:** Complete and sign the selection form and the PlusCard application form.
- 2. Step:** Return the selection form and the application form. Please make sure you note the deadline: CHR need to receive both forms by **31.10.2022**.
- 3. Step:** You will receive your PlusCard by post in December 2022. From 01.01.2023 you can take advantage of all the benefits provided by the PlusCard. Your monthly contribution will be simply deducted from your future payment from January 2023 onwards as part of the payroll.

The entitlement for 2023 is determined on the reference date 02.01.2023.

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What else you need to know

Participant group:

Employees covered by the negotiated agreement, within the scope of the “Moderne Arbeitswelt” [modern working world] collective agreement of 22.11.2019 or the “Tariflicher Zukunftsbetrag” [tariff-based future payment] company-wide works agreement of 12.08.2020.

Pay-scale employees who, on the first working day of the entitlement year (reference date), receive remuneration or continued remuneration from an employment relationship that has not been terminated are entitled to the tariff-based future payment.

The PlusCard is a permanent offer and can therefore only be used by permanent employees.

Is there a requirement for income tax and social security contributions?

Yes, the future payment is to be treated as a remuneration component and is therefore subject to income tax and social security contributions. With the **future payment calculator**, by entering few details, you can determine how high your tariff-based future payment will be.

What happens if my future payment is higher than the PlusCard contributions?

Any remaining amount in excess of the PlusCard contributions will be used depending on the selected intended use.

What happens if my future payment is lower than the PlusCard contributions?

In this case, the future payment will be used in full for the PlusCard fee. The outstanding remaining amount will be deducted from your net salary.

What happens to the PlusCard if I leave the company?

The PlusCard is linked to your employment relationship with Fresenius. When this employment relationship ends, the insurance contract, the legal basis of the PlusCard, also ends automatically. In this case, please send the PlusCard back to your HR department.

If your new employer is a Fresenius company that also facilitates the PlusCard, the PlusCard can generally be continued. In order to ensure a seamless change, the information about the change must generally be communicated at least two full months prior to the change date by e-mail to zukunftsbeitrag@fresenius.com.

Questions? Speak to us at:

zukunftsbeitrag@fresenius.com
or 06172/608-1333

Corporate Human Resources

