

# Tariff-based supplementary long-term care insurance scheme - CareFlex Chemie

## FAQ

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The questions presented here are a simplified presentation with reference to the regulations of the collective agreement "Supplementary long-term care insurance scheme for the chemical industry" of 22.11.2019 as well as the general works agreement "Supplementary long-term care insurance scheme according to collective agreement" of 12.05.2021 and as such only serve the purpose of information. Only the collective agreement and the general works agreement themselves are legally binding.

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> **What is the tariff-based supplementary long-term care insurance?**

From 1<sup>st</sup> July 2021, employees covered by collective bargaining agreements will be entitled to take out supplementary long-term care insurance (CareFlex Chemie): Employees covered by collective bargaining agreements will be collectively insured by the employer against the risk of long-term care - without a health check. In the event of a claim, the insured receive a freely disposable monthly care allowance for home and inpatient care.

> **Who is entitled to participate in CareFlex Chemie?**

Tariff employees in an employment relationship with one of the participating companies are entitled to participate in the tariff-based supplementary long-term care insurance.

A list of the Fresenius companies to which the regulation on collectively agreed supplementary long-term care insurance applies can be found at

<https://www.fresenius-benefits.de/en/health/careflex-chemie>

Participation in CareFlex Chemie is exclusively for companies in the chemical industry that are bound by collective agreements.

> **When does the participation start?**

Newly hired employees are eligible if the employment relationship lasted longer than six calendar months (= waiting period).

In the case of a sub-monthly entry, this means that an employee who is hired, for example, on the 15th of a month, does not become entitled to the insurance after six months on the 15th of the then current month, but only at the beginning of the following calendar month.

> **What applies to trainees and dual students?**

Trainees and dual students do not participate in the collectively agreed supplementary long-term care insurance scheme.

> **I am employed on a temporary basis. Am I entitled to supplementary long-term care insurance scheme under the collective agreement?**

Yes. Fresenius also registers temporary employees with CareFlex if the other eligibility requirements are met.

> **What applies in the case of marginal employment?**

Low-income employees, working students, interns and trainees do not participate in the collectively agreed supplementary long-term care insurance scheme.

> **I am a non-tariff employee. Can I voluntarily participate in the collectively agreed supplementary long-term care insurance scheme?**

No. Employees in the non-tariff sector do not have the option of participating in CareFlex Chemie.

> **When will the new model of tariff-based supplementary long-term care insurance start?**

The compulsory basic cover will start on 1<sup>st</sup> July 2021. On this date, Fresenius will register all eligible employees who have fulfilled the waiting period of six months with CareFlex.

Employees who have not been employed for six months as of 1<sup>st</sup> July 2021 and new entrants will automatically be registered with CareFlex by the employer in the month in which they have fulfilled the waiting period.

> **Do I have to be active to be insured?**

No, the registration for CareFlex Chemie is done automatically by Fresenius.

> **Do employees who are on parental leave without part-time work on the cut-off date of the initial notification (1<sup>st</sup> July 2021) participate in the collectively agreed supplementary long-term care insurance scheme?**

Employees who are on parental leave without part-time on 1<sup>st</sup> July 2021 will also be registered with CareFlex by Fresenius.

> **Do employees who receive continued payment of wages or sickness benefits on the reference date of the initial notification participate in the collectively agreed supplementary long-term care insurance scheme?**

Employees who receive continued payment of wages or sickness benefits on 1<sup>st</sup> July 2021 will also be registered with CareFlex by Fresenius, provided that they have not already been receiving sickness benefits for 72 weeks.

- > **Am I entitled to participate in the collectively agreed supplementary long-term care insurance if I am in the active or passive phase of partial retirement?**

Yes, Fresenius also pays the monthly contributions to the collectively agreed long-term care insurance during partial retirement.

- > **Am I entitled to participate in the collectively agreed supplementary long-term care insurance if I am on a leave of absence from the Compensatory time account?**

Yes, even during a leave of absence from the Compensatory time account, Fresenius pays the monthly contributions to the collectively agreed long-term care insurance.

- > **I work part-time? Does this affect my entitlement?**

Part-time employees are also entitled to full protection through CareFlex Chemie. There is no difference in terms of the amount of contributions paid by the employer or the insurance benefits compared to full-time employees.

- > **What is the effect of changing employer within the Fresenius Group?**

If you change between two companies that participate in the tariff-based supplementary long-term care insurance scheme, the contribution payment will continue without interruption. The waiting period for new entrants does not apply in this case.

If you change from a company that does not participate in the tariff-based supplementary long-term care insurance scheme to a participating company, participation in CareFlex Chemie starts after the waiting period of six months.

If you participate in the collectively agreed supplementary long-term care insurance and then transfer to a company to which the model does not apply, the same regulations apply as when you leave the Fresenius Group. (*see question: What happens when my employment relationship with Fresenius ends?*)

- > **What applies when taking on trainees?**

If trainees are taken on directly by a participating company, they participate in CareFlex Chemie from the beginning of the first calendar month after being taken on.

- > **Is participation also possible with an already existing care degree?**

Employees who have already been awarded a care degree cannot take out insurance.

- > **Can I choose a cash payout instead of taking out the insurance?**

No. There is no right of choice to demand payment of the payment amount as remuneration instead of compulsory insurance.

> **Can I demand from my employer that the tariff-based supplementary long-term care insurance scheme is concluded with another insurer than the CareFlex consortium?**

The tariff-based supplementary long-term care insurance scheme is offered exclusively through the CareFlex consortium. There is no option for Fresenius to take out a supplementary long-term care insurance policy with identical benefits with another insurer.

> **Can I refuse to take out the insurance?**

There is no legal right of objection or revocation against the obligatory registration for supplementary long-term care insurance.

However, rights under collective agreements may be waived in exceptional cases with the consent of the parties to the collective agreement. In this case, the employer must first be contacted. The employee does not receive any compensation payment or other substitute payment after the waiver. The employer is no longer obliged to pay the insurance contribution.

> **What contribution does Fresenius pay for the insurance?**

The consistent payment amount is 33.65 euros gross per month for each insured employee, whether full or part-time, and is paid by Fresenius.

> **Is the monthly contribution taxable?**

The employer-financed tariff-based supplementary long-term care insurance scheme is considered a non-cash benefit to which the exemption limit of currently 44 euros per month applies (from 1.1.2022 50 euros per month). Depending on whether further employer-financed benefits in kind are granted, this exemption limit may be exceeded. If the exemption limit is exceeded, the entire contribution becomes subject to tax and social security contributions. In these cases, the costs are borne by the employer within the framework of lump-sum taxation.

> **Are the benefits and the contribution dynamic?**

No, the benefits and the contribution are not dynamic. The insurers have guaranteed the contribution level of 33.65 euros and the benefits until 31<sup>st</sup> December 2023. Should adjustments be necessary thereafter due to changed factors, the parties to the collective agreement will decide how to implement them. The increase of the flat-rate contribution or the reduction of benefits can be considered.

> **What happens when I go on parental leave?**

Fresenius continues to pay the contributions to the tariff-based supplementary long-term care insurance scheme for up to twelve months after the start of parental leave.

From the thirteenth month onwards, you have the option of continuing the supplementary long-term care insurance privately yourself at the individual contribution rate applicable at that time. The premium to be paid privately is based on the age of the insured person when he or she was first registered by the employer and takes into account age reserves. The younger the person was at the time of registration, the lower the insurance premium for private continuation. Therefore, the flat-rate contribution of 33.65 euros does not have to be paid in the case of private continuation. Alternatively, you can suspend the supplementary long-term care insurance for up to twelve months without having to pay premiums. If you do not make use of these two options, the insurance ends and the age-related provisions formed up to that point fall to the collective. If you decide to suspend the insurance and the parental leave lasts longer than twelve months, you must decide at the end of this period whether you want to continue the insurance with your own contributions or terminate it.

When deciding to terminate the insurance, you should take into account that this means that there is no longer any insurance cover and that the registration age will be higher when you are re-enrolled in the insurance after the end of parental leave. As a result, an individual contribution that may have to be paid privately later after leaving the company will be higher than when you originally enrolled for the first time. The individual contribution is calculated according to the new registration age. The higher the enrolment age, the higher an individual contribution will be later.

When the twelve-month period expires, CareFlex will contact you to inform you about your various options. Make use of CareFlex's counselling services to get a comprehensive overview [here!](#)

In the case of parental leave with part-time work, there is an entitlement to remuneration, so that a contribution payment by the employer continues unchanged.

> **What happens if I fall ill for a longer period of time?**

Fresenius shall continue to pay the contributions to the collectively agreed supplementary long-term care insurance during the six-week period of continued payment and during the period of sickness benefit. This means that the insurance continues unchanged for a maximum period of 78 weeks (6 weeks of continued pay + 72 weeks of sick pay).

Afterwards, you have the option of continuing the supplementary long-term care insurance privately yourself at the individual contribution rate applicable at that time. The contribution to be paid privately is based on the age of the insured person when he or she was first registered by the employer and takes into account age reserves. The younger the person was at the time of enrolment, the lower the insurance contribution for private continuation. Therefore, the flat-rate contribution of 33.65 euros does not have to be paid in the case of private continuation. Alternatively, you

can suspend the supplementary long-term care insurance for up to twelve months without having to pay premiums. If you do not make use of this option, the insurance will end and the age-related provisions formed up to that point will be transferred to the collective. If you decide to suspend the insurance and the illness continues for another twelve months, you must decide at the end of this period whether you want to continue the insurance with your own contributions or terminate it.

When deciding to terminate the insurance, you should consider that there will no longer be any insurance cover and that the registration age will be higher when you re-enrol in the insurance after resuming work. As a result, an individual contribution that may have to be paid privately later after leaving the company will be higher than when you originally registered for the first time. The individual contribution is calculated according to the new registration age. The higher the enrolment age, the higher the individual contribution will be later on.

When the twelve-month period expires, CareFlex will contact you to inform you about your various options. Take advantage of CareFlex's counselling services to get a comprehensive overview [here!](#)

> **What happens when my employment with Fresenius ends or I retire?**

The Fresenius contribution is paid for the last time for the month of withdrawal. The insurance cover shall continue until the end of the month of withdrawal, even if the withdrawal takes place in less than one month.

After leaving, you have the following options:

- You can continue the existing insurance privately. You then pay an individual contribution that depends on your age when you joined the insurance. This contribution to be paid privately is based - if contributions have been paid continuously until then - on the age of the insured person when he or she was first enrolled by the employer and takes into account age reserves. The younger the person was at enrolment, the cheaper the insurance premium for private continuation. Therefore, the flat-rate contribution of 33.65 euros is not payable in the case of private continuation.
- You can suspend the insurance contract for a maximum of 12 months.
- If you do nothing further, the insurance will be terminated and there will no longer be any insurance cover from that point on. No benefits are payable in the event of long-term care. There will also be no payout/refund of the premiums paid in - not even on a pro rata basis.

CareFlex will contact you as soon as you leave and inform you about your options. Make use of CareFlex's counselling services to get a comprehensive overview [here!](#)

- > **What are the effects of moving to a non-tariff employment relationship?**  
With the change, eligibility ceases and Fresenius no longer pays contributions. However, you can decide to continue the supplementary long-term care insurance privately.

CareFlex will contact you shortly before your change and inform you about your options. Make use of the advisory services offered by CareFlex to get a comprehensive overview [here!](#)

- > **When do I have access to the CareFlex portal for employees?**  
Access to the CareFlex portal is activated for you when Fresenius has registered you with CareFlex.  
To register on the portal, you will need your CareFlex employee ID. You must enter this once when registering.  
If you participate in Careflex Chemie from 01.07.2021, the documents with the information on how to register in the CareFlex portal will be sent to you in July. If your participation starts at a later date, you will receive the registration information at the end of the month in which you were registered with CareFlex by Fresenius.

- > **I can no longer find the documents with the Careflex employee ID for registration in the CareFlex portal? What can I do?**

In this case, please contact [fresenius-benefits@fresenius.com](mailto:fresenius-benefits@fresenius.com).

- > **Will I receive an insurance confirmation?**  
After you have successfully registered on the CareFlex portal, you will receive your insurance confirmation with the start date of your insurance and can view and print it out with the description of the scope of benefits.

- > **Who do I apply to for benefits in the event of long-term care?**  
If a case of long-term care arises, you apply for benefits directly with CareFlex.

- > **What are the additional modules all about?**  
If you have been enrolled by Fresenius for the compulsory basic cover, you can top up this basic cover privately. You can also insure close relatives such as spouses or partners, children or parents with CareFlex Chemie. For these insurances, a temporary simplification of the health examination has been agreed. The supplementary modules are not taken out or settled through Fresenius, nor does Fresenius provide advice on them. Trained representatives of the CareFlex consortium are available for this purpose.

The amount of the premiums depends on the age of the person to be insured and the amount of the desired coverage.

> **How do I get in touch with the consultants?**

If you participate in CareFlex Chemistry, a personal access to the CareFlex portal will be provided for you. You will automatically receive the Careflex employee ID required for access from Fresenius. In the personal area, you can then book counselling appointments with CareFlex representatives. Currently, the counselling takes place virtually.