

Your PlusCard

Employees not covered
by the negotiated agreement



Those who are sick want the best possible care. PlusCard offers you this peace of mind. PlusCard holders enjoy private patient comfort when they stay in any of the “Wir für Gesundheit” [we take care of your health] network of clinics, 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 !**

From 2021 you can take advantage of PlusCard insurance.

Fresenius offers its employees the option of taking out additional insurance from Debeka Krankenversicherungsverein a.G.: **PlusCard**. This allows you to enjoy private patient comfort with treatment by senior consultants/chosen doctors in all partner clinics of the largest German healthcare network “Wir für Gesundheit” [we take care of your health].

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](http://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 **application form** for the PlusCard.

Would you like to use the PlusCard?

- 1. Step:** Complete and sign the PlusCard application form.
- 2. Step:** Return the application form to zukunftsbeitrag@fresenius.com or submit it to the responsible contact person in the area of payroll accounting/remuneration management. Please make sure you note the deadline: We need to receive your application form by **31.10.2020**.
- 3. Step:** You will receive your PlusCard by post in December 2020. From 1 January 2021 you can take advantage of the benefits of the PlusCard. Your monthly contribution will simply be deducted from your salary from January 2021, as part of the payroll.

What else you need to know

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

The PlusCard fee will be deducted from your net salary after deducting the employer's allowance of 5 euros per month. The employer's subsidy is exempt from income tax as a benefit in kind.

What happens to the PlusCard when 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 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

