

Tariff-based future payment

Intended use: PlusCard

Employees 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

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 selection form and the PlusCard application form.
- 2. Step:** Return of the selection form and the application form. Please make sure you note the deadline: We need to receive both forms 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 all the benefits provided by the PlusCard. Your monthly contribution will be simply deducted from your future payment from January 2021 as part of the payroll.

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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.

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 paid out as part of the payroll.

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 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 zukunftsbetrag@fresenius.com.

Questions? Speak to us at:

zukunftsbetrag@fresenius.com

or 06172/608-1333

Corporate Human Resources

