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The complete guide to pregnancy, fully informed

Dear expectant parents,

Congratulations! Pregnancy, birth and the first months of your baby's life are important and exciting experiences – both in your life and for your entire family. We can offer you support to ensure that this time runs as harmoniously and smoothly as possible for you.

This folder contains important tips and information. Special advantage for Bosch BKK policy holders: A voucher for the BabyCare programme. We do everything in our power to ensure that your family stays healthy. Please contact us for advice.

You can also take a look at our website: [Bosch-BKK.de/Schwangerschaft](https://www.bosch-bkk.de/Schwangerschaft)

All the best for you and your baby!

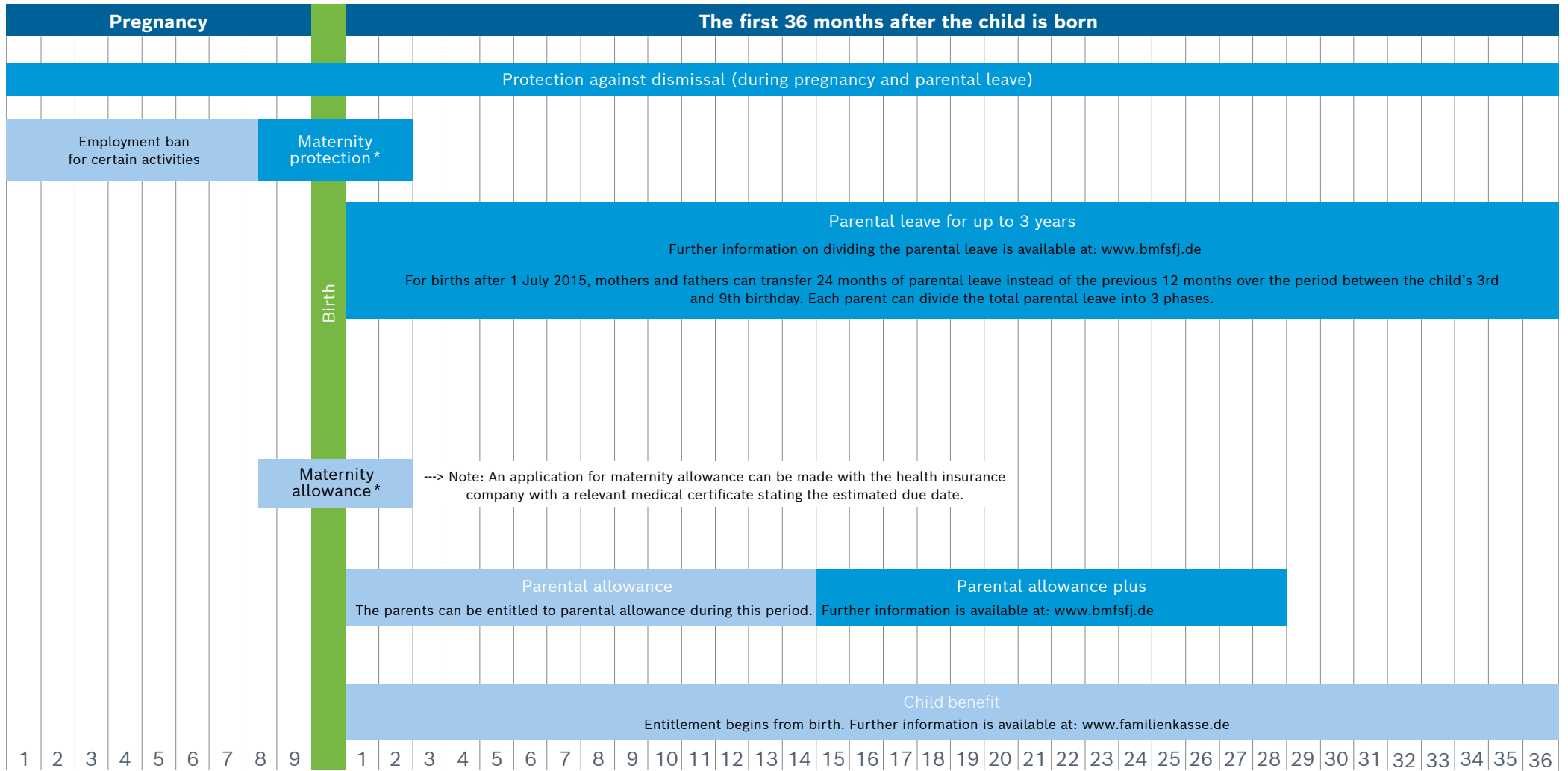
Your Bosch BKK



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Everything at a glance



months

* Premature and multiple births: 6 weeks prior to and 12 weeks after birth

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We offer a number of additional benefits for expectant mothers and young families:

▶ **BabyCare**

BabyCare is the optimal addition to medical check-ups during pregnancy. The tips from the programme can help to significantly reduce the risk of a premature birth. One reason for this is the peace of mind that BabyCare provides – a good foundation for a smooth pregnancy.

▶ **BKK Kids Heroine**

You feel unsure or have questions during pregnancy or the first few months of your child's life? It's then good to have a reliable person to ask who's also available at odd hours. You can call a midwife who is a permanent employee and can be contacted every day between 7 am and 10 pm, either by telephone, chat or video call, including at the weekend and on public holidays. This service is also suitable for the first phase of your pregnancy if you haven't yet found a local midwife.

▶ **On-call midwife**

A midwife can give you peace of mind – particularly during your first pregnancy. A 24-hour on-call service is even more reassuring. You can arrange this with your chosen midwife, who needs to be a registered care provider. You can submit the invoice for this service to us later on and we will reimburse you up to 250 euros.

▶ **Online doctor**

Are you unsure whether you should take your sick child to hospital? Your little one won't settle or has a strange rash? In such situations just get an opinion from our on-line doctor – quickly and easily with the app, 24/7, and without long waiting times.

More on the next page

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▶ **Controlling asthma better**

The so-called FeNO test indicates whether asthmatics are suffering from inflamed airways due to an allergy and can help to adjust their therapy accordingly. In the case of a medical prescription issued during pregnancy we will reimburse you the costs of a portable home measuring device such as the “Vivatmo me” from Bosch Healthcare.

▶ **Check-ups for children and adolescents**

Bosch BKK covers the costs of all necessary health checks for your child – including U10* and U11* as well as J1 and J2* for adolescents. Our reminder service will highlight upcoming appointments for you.

▶ **Rooming in**

No child likes being in hospital. And certainly not alone. There’s no need for them to be alone, as you can stay overnight with your child. Bosch BKK covers the costs for this – for children under 8 years of age.

▶ **Antenatal course with partner**

Pregnancy is a truly special time. For your partner, as well as you. This is why we invite both of you to attend an antenatal course. As your health insurance provider, we cover the costs for you – and if your partner is also insured with us, for them too up to 80 euros per pregnancy.

▶ **We reward a healthy lifestyle**

We offer attractive bonus programmes for the entire family. Adults and children can score points with “G-win Sport” and secure a cash benefit of up to 90 or 60 euros. Mothers-to-be can sign up for our new programme “G-win Mama”**.

▶ **Home help**

If you can’t manage your household chores due to illness, pregnancy or a stay in hospital, we will reimburse the costs for home help. In order for the costs to be reimbursed, no other family member is able to carry out these chores and there must be a child under 14 years of age (the law stipulates up to 12 years of age) living in the home. If a spouse or other family member carries out the household chores, and has to take unpaid leave to do so, Bosch BKK will pay up to 99.33 euros for each working day for a maximum of 2 months – minus the co-payment amount.

** See info sheet “Happy Mama Budget and G-win Mama”

* With participating paediatricians

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BKK Happy Mama Budget and G-win Mama: Your preferred service, financed by us

You yourself know best what's good for you and your baby during pregnancy and after the birth? Then choose your preferred services yourself! Under our new Happy Mama Budget scheme we will reimburse you for services totalling max. 200 euros during pregnancy – whether you opt for extra pregnancy examinations, courses or active substances on prescription. With G-win Mama you can apply for reimbursement of the costs of baby courses or a family room after the birth, this time up to max. 150 euros. The only condition here is that you have attended all antenatal examinations while pregnant (documentation via maternity log). To find out what services we are able to reimburse, look on the reverse.

You can best claim your services using our online **customer portal Meine.Bosch-BKK.de** – in fact, with G-win Mama using the portal is a must. It is up to you to decide whether you want to be immediately paid for every invoice you submit or if you are going to collect them and ask to be reimbursed for the total amount at a later date.

► **Happy Mama Budget:**

- Go to “Submit applications” (“Anträge stellen”) in the customer portal and select Happy Mama Budget.
- Enter your estimated due date and then upload your invoices.

► **G-win Mama:**

- Click on “Bonus programmes” in the customer portal. Select G-win Mama.
- Enter the (estimated) due date and upload your documentation.
- You can upload this for services you used while pregnant and during the first year of your child's life up to six months after your child's first birthday.

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The following services are eligible for reimbursement:

▶ **Happy Mama Budget:**

- **Extra examinations** where there are **individual grounds** for investigation
 - B Streptococcus test
 - Test for antibodies to slapped cheek syndrome
 - Test for antibodies to chickenpox
 - Test for toxoplasmosis
 - Test for cytomegaly (CMV antibody test)
- **Advisory services and courses** in the context of pregnancy provided by a registered midwife:
 - Individual preliminary discussion
 - Movement classes and relaxation courses for expectant mothers provided by a registered midwife
- **Non-prescription medicines** that are prescribed by a doctor and are available only from a pharmacy, e.g. iron, magnesium, iodide or folic acid
- **A single session with a dental hygienist**

▶ **G-win Mama:**

- **Movement classes and relaxation courses** for expectant mothers by a general provider (not a midwife)
- **Baby care course**
- **Family room** after the birth
- **Acupuncture** to prepare for the birth
- **First aid course** for emergencies
- **Baby health/development programmes** offered by qualified providers (e.g. PEKiP, Babymassage, DELFI)

Just ask your customer advisor beforehand whether your preferred service is eligible for reimbursement.

You can find further examples at: www.Bosch-BKK.de/HappyFamily (in German)



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Extra service for you:
Voucher entitling the Bosch BKK policy holders to a free copy of the BabyCare programme.

BabyCare – reduce the risk of a premature birth

BabyCare makes an optimal addition to the standard medical check-ups. The programme was developed by a team of gynaecologists, midwives and paediatricians to help reduce the risk of complications during pregnancy.

Overview of the BabyCare programme:

- ▶ BabyCare manual and diary with valuable tips during pregnancy
- ▶ Recipe book with over 30 delicious and balanced meals
- ▶ Personalised health profile with concrete recommendations for your lifestyle

The BabyCare programme now also supports you with an app! It provides information on the relevant week of pregnancy, reminds you of important appointments and comes complete with an extensive Q&A area. More information is available at Bosch-BKK.de/BabyCare



BabyCare voucher

Simply cut out the voucher and hand it in to your nearest Bosch BKK office.

As a Bosch BKK policy holder, you will receive a free copy of our BabyCare programme.

Surname

First name

Address

Postcode, town



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Maternity allowance for holders of statutory health insurance policies

Maternity allowance is available for the legally defined maternity protection period. This is 6 weeks before the expected due date and 8 weeks after birth. For premature and multiple births, the period is 12 weeks.

▶ **What do I have to do?**

Submit an application for maternity allowance with your health insurance company.

▶ **What is the total amount of maternity allowance?**

- For holders of statutory health insurance policies, the health insurance company pays up to 13 Euro per day of maternity allowance.
- The remaining amount up to the average net remuneration over the previous 3 months is topped up by the employer.

▶ **Family insurance policy holder?**

If you are a family statutory health insurance policy holder through your husband, you are not entitled to maternity allowance. Unless you are in low-paid employment.

▶ **Note:**

Maternity and parental allowance are subject to exemption with progression under German tax law and increase the tax rate for the remaining income.

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Maternity allowance for private health insurance policy holders or people in low-paid employment

Maternity allowance is available for the legally defined maternity protection period. This is 6 weeks before the expected due date and 8 weeks after birth. For premature and multiple births, the period is 12 weeks.

► **What do I have to do?**

Submit an application for maternity allowance with the Bundesamt für Soziale Sicherung (German Federal Social Insurance Office), Friedrich-Ebert-Allee 38 in 53113 Bonn (mutterschaftsgeld.de or at Phone 0228 6191888).

► **What is the total amount of maternity allowance?**

- Private health insurance policy holders do not receive a day rate like statutory health insurance policy holders, but receive a one-off rate of 210 Euro.
- Policy holders in low-paid employment also receive a one-off payment of 210 Euro. This amount is only paid if they are not covered under a compulsory or voluntary health insurance policy themselves.

- If the average income for a calendar day over the past 3 months (or 13 weeks) before the start of the protection period exceeds 13 Euro, the policy holder is also entitled to receive an employer supplement to the maternity allowance. This supplement amounts to the difference between 13 Euro and the average income per calendar day.

► **Note:**

Maternity and parental allowance are subject to exemption with progression under German tax law and increase the tax rate for the remaining income.



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Health insurance and parental allowance

We must differentiate here between compulsory policy holders, voluntary policy holders, policy holders covered under family insurance via the spouse or private policy holders.

► **Compulsory policy holders**

- The membership continues for as long as parental allowance or parental leave is being used. The parent must be in employment while parental leave is being taken, however.
- Parental allowance is always non-contributory.
- For students subject to compulsory insurance, the liability to pay contributions continues while they remain matriculated.

► **Voluntary policy holders**

Employees whose regular annual income exceeds the annual earning limit are exempt from insurance with regard to statutory health insurance. They have the option of taking out voluntary insurance. If they had this status prior to the parental leave, they can continue their voluntary membership once the parental leave has ended under certain conditions.

Prerequisite: The spouse must be a statutory health insurance policy holder with the same company, meaning that, “in principle”, family insurance would be possible. If these requirements are not met, contributions must be paid.

► **Family insurance policy holders**

For contribution-free family insurance policy holders with the statutory health insurance company, nothing changes.

► **Private health insurance policy holders**

They remain covered under the private health insurance policy for the duration of the maternity protection period and parental leave and must pay contributions.



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How can I insure my child?

Under certain conditions, you can insure your child free of charge under family insurance with a statutory health insurance company.

► **Basic eligibility criteria:**

- Your child's main place of residence is in Germany.
- There must be no other overriding voluntary or compulsory statutory health insurance policy in place for the child.
- The regular total income for the child must not exceed 470.00 Euro (2021) per month.

► **Eligibility is not valid or ends if the spouse related to the children**

- Is not a policy holder with a statutory health insurance company,
- Their total income regularly exceeds 5362.50 Euro (2021) per month and
- The total income regularly exceeds that of the policy holder.

► **Children are eligible to be covered under family insurance**

- Until they reach the age of 23, providing they are not in employment.
- Until they reach the age of 25, if they are in full-time education or professional training or are taking part in a voluntary social or ecological program or voluntary federal civil service.

► **Note:**

Equal rights are granted between biological children, stepchildren and grandchildren if they live in the same home as the policy holder and are mainly financially supported by the policy holder.

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I can't cover my child under family statutory insurance – what can I do?

Below, you will find an overview of the reasons for exclusion and possible alternatives.

▶ **Reasons for exclusion from family insurance**

- One parent is not covered by a statutory health insurance company.
- The total income of the party not covered under statutory health insurance exceeds 5362.50 Euro per month (2021).
- The party not covered under statutory health insurance regularly earns more than the parent covered by statutory health insurance.

▶ **1. Alternative – voluntary insurance with the statutory health insurance company:**

- You have the option of insuring your child on a voluntary basis. The contributions are based on monthly income, but amount to at least the limits specified by law.

- ▶ **Prerequisite:** The application must be made within 3 months after birth with the statutory health insurance company and the parent covered under statutory health insurance must meet the prior period of insurance.

You can make a relevant application at:
[Bosch-BKK.de/freiwillig-versichert](https://www.bosch-bkk.de/freiwillig-versichert)

▶ **2. Alternative – insurance with a private health insurance company:**

- You can also take out a private health insurance policy for your child.
- Please contact us first for advice on the advantages and disadvantages.

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Parental leave

Employees who live in one household with their child or the child or their life partner and would like to look after the child themselves, are entitled to parental leave. Parental leave does not require approval from the employer – but certain rules must be followed.

▶ **Joint parental leave**

Both parents can take parental leave at the same time for up to 3 years each.

Flexible 24 months

Mothers and fathers can transfer 24 months of parental leave over the period between the child's 3rd and 9th birthday. Approval from the employer is no longer required.

▶ **3 parental leave phases**

Each parent can divide the total parental leave into 3 phases. However, the employer is entitled to refuse the 3rd parental leave phase for urgent business-related reasons if it falls between the child's 3rd and 9th birthday.

▶ **Application deadlines**

The application deadline for the parental leave up until the child's third birthday is 7 weeks. For the period between the child's 3rd and 9th birthday, the application deadline is 13 weeks before it is due to start.

▶ **Part-time work during parental leave**

- If a parent intends to work part time during the requested parental leave, the employer should be informed of these plans when the parental leave is applied for.
- Parents may work up to 30 hours a week during parental leave.

▶ **Protection against dismissal during parental leave**

- The protection against dismissal starts from the point the parental leave is applied for
- at the earliest 8 weeks before the start of the parental leave up until the child's 4th birthday and
 - at the earliest 14 weeks before the start of the parental leave between the child's 3rd and 9th birthday.