

# Premium rates, limits and premiums



Valid from 1 january 2026

Premium rates			
Health insurance		Premium rate in %	Employee share in %
General premium rate <sup>10)</sup>	with statutory sick pay entitlement	14.60	7.30 <sup>17)</sup>
reduced premium rate <sup>10)</sup>	with no statutory sick pay entitlement <sup>19)</sup>	14.00	7.00 <sup>17)</sup>
Premium from pensions and annuities <sup>10)17)</sup>		14.60	14.60 <sup>8)</sup>
additional premium rate <sup>18)</sup>	applies to all contributable member income	3.78	1.89
Long-term care insurance			
	Parents <sup>13)</sup>	3.60	1.80 <sup>1)</sup>
	Childless persons <sup>14)</sup>	4.20	2.40 <sup>1)</sup>
Pension insurance			
	general	18.60	9.30
	Knappschaft Bahn See	24.70	9.30
Unemployment insurance		2.60	1.30
Sickness contribution insurance (for employers only)			
	U1 – Reimbursement rate 50 %	1.80	
	U1 – Reimbursement rate 70 %	2.50	
	U1 – Reimbursement rate 80 %	3.80	
	U2 – Maternity benefits	0.44	
	Insolvency payment contribution	0.15	

Limits					
		Health insurance/KV	Long-term care insurance/PV	Pension insurance/RV Unemployment insurance/ALV	Pension insurance Knappschaft Bahn See
Income threshold	monthly	5,812.50 €	5,812.50 €	8,450.00 €	10,400.00 €
	annual	69,750.00 €	69,750.00 €	101,400.00 €	124,800.00 €
Compulsory health insurance limit		general	for employees who had private health insurance (PKV) on 31/12/2002		
	annual	77,400.00 €	69,750.00 €		
Lower earnings limit <sup>2)</sup>	monthly	603.00 €			

Premiums	
For employees, the employers calculate the premiums from the employees' remuneration according to the above premium rates. The employer pays half of the member's premiums from their remuneration. As a rule, this also applies to the health insurance premiums of employees with voluntary insurance and early retirement recipients. The premiums for members with voluntary insurance are printed below. <b>You can obtain more detailed information at any KKH service point.</b>	

Employees with voluntary insurance												
		entitled to sick pay after the 6th week						not entitled to sick pay <sup>5)</sup>				
		Monthly premium <sup>3)</sup> from 5,812.50 € <sup>4)</sup>					Sick pay	Monthly premium <sup>3)</sup> from 5,812.50 € <sup>4)</sup>				
		Employee share KV <sup>21)</sup>	total KV <sup>17)</sup>	Employee share PV	total PV <sup>16)</sup>	total		Employee share KV <sup>21)</sup>	total KV <sup>17)</sup>	Employee share PV	total PV <sup>16)</sup>	total
Salaried workers	Parents <sup>13)</sup>	534.18 €	1,068.34 €	104.63 €	198.46 €	1,266.80 €	135.63 €	516.73 €	1,033.46 €	104.63 €	198.46 €	1,231.92 €
	childless <sup>14)</sup>	534.18 €	1,068.34 €	139.50 €	244.13 €	1,312.47 €	135.63 €	516.73 €	1,033.46 €	139.50 €	244.13 €	1,277.59 €

## Self-employed workers - including start-ups

		on application only				on application only				monthly Income from 5,812.50 € <sup>4)</sup>			
		monthly Income up to 1,318.33 € <sup>7)</sup>				monthly Income up to 1,318.34 € to 5,812.49 € <sup>3)</sup>							
		Monthly premium <sup>3)22)</sup>			Sick pay	contributable income x premium rate <sup>3)22)</sup>			Sick pay	Monthly premium <sup>3)22)</sup>			Sick pay
		KV <sup>21)</sup>	PV <sup>6)</sup>	total	max./day	KV <sup>21)</sup>	PV <sup>6)</sup>	max./day		KV <sup>21)</sup>	PV <sup>6)</sup>	total	max./day
<b>Sick pay entitlement</b>													
– no sick pay	Parents <sup>13)</sup>	234.40 €	47.46 €	281.86 €	–	17.78 %	3.60 %	–	–	1,033.46 €	209.25 €	1,242.71 €	–
	childless <sup>14)</sup>	234.40 €	55.37 €	289.77 €	–	17.78 %	4.20 %	–	–	1,033.46 €	244.13 €	1,277.59 €	–
– with Comfort sick pay after the 6th week <sup>19)</sup>	Parents <sup>13)</sup>	242.31 €	47.46 €	289.77 €	30.76 €	18.38 %	3.60 %	135.63 €	1068.34 €	209.25 €	1,277.59 €	135.63 €	–
	childless <sup>14)</sup>	242.31 €	55.37 €	297.68 €	30.76 €	18.38 %	4.20 %	135.63 €	1068.34 €	244.13 €	1,312.47 €	135.63 €	–
– or Premium sick pay from the 4th to the 6th week <sup>20)</sup>		13.18 €	–	13.18 €	30.76 €	1.0 %	–	135.63 €	–	58.13 €	–	58.13 €	135.63 €

## Other persons with voluntary insurance – with no entitlement to sick pay

		on application only				on application only				monthly Income from 5,812.50 € <sup>4)</sup>			
		monthly Income up to 1,318.33 € <sup>7)9)</sup>				monthly Income from 1,318.34 € to 5,812.49 € <sup>3)</sup>							
		Monthly premium <sup>3)22)</sup>				contributable income x premium rate <sup>3)22)</sup>				Monthly premium <sup>3)22)</sup>			
		KV <sup>21)</sup>	PV <sup>6)</sup>	total		KV <sup>21)</sup>	PV <sup>6)</sup>			KV <sup>21)</sup>	PV <sup>6)</sup>	total	
– Non-full-time employed persons													
– Officials													
– Early retirement recipients													
– Students													
– Pre-school children and at general schools	Parents <sup>13)</sup>	234.40 €	47.46 €	281.86 €		17.78 %	3.60 %			1,033.46 €	209.25 €	1,242.71 €	
	childless <sup>14)</sup>	234.40 €	55.37 €	289.77 €		17.78 %	4.20 %			1,033.46 €	244.13 €	1,277.59 €	
– Pensioners and civil servant pensioners <sup>8)9)15)17)</sup>	Parents <sup>13)</sup>	242.31 €	47.46 €	289.77 €		18.38 %	3.60 %			1,068.34 €	209.25 €	1,277.59 €	
	childless <sup>14)</sup>	242.31 €	55.37 €	297.68 €		18.38 %	4.20 %			1,068.34 €	244.13 €	1,312.47 €	
– Spouses who are not or not full-time gainfully employed <sup>11)</sup>													
										516.74 €	104.63 €	621.37 €	
										516.74 €	122.06 €	638.80 €	

## Students and vocational students

		Monthly premium <sup>3)</sup>		
		KV <sup>21)</sup>	PV	total
– Students with insurance requirement <sup>12)</sup>	Parents <sup>13)</sup>	119.70 €	30.78 €	150.48 €
	childless <sup>14)</sup>	119.70 €	35.91 €	155.61 €
– Students with additional voluntary insurance		See „Other persons with voluntary insurance“		

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### Notes

- In the Free State of Saxony, employees pay 2.3 % or 2.9 % (see point 14), and employers 1.3 %, because public holidays there have not been reduced by a day.
- In the case of employment commencing after 31/12/2012, exemption from RV insurance is possible on application only.
- The figures are rounded according to commercial rules.
- Assessment value = monthly income threshold
- The employee cannot opt for insurance with no sick pay entitlement. It is only taken out if there is no legal entitlement to sick pay.
- Members who are personally entitled to aid in the event of illness and care under civil service law or principles in principle pay half of the long-term care insurance premium (PV). In addition, the surcharge of 0.6% for childless persons (see point 14) applies where applicable.
- Statutory minimum assessment value for self-employed persons and other persons with voluntary insurance = 1/3 of the monthly reference value (monthly reference value = 3,955.00 €)
- In the case of pensioners covered by the statutory pension insurance, the personal premium rate is reduced by the share or subsidy of the pension insurance provider for health insurance. Long-term care insurance premiums are payable by the pensioner alone.
- For pensioners of the statutory pension insurance (DRV) with income below 1,318.33 €, the premiums are calculated according to the actual income if a specific pre-insurance period is has passed.
- Plus additional premium rate
- Under certain conditions, the monthly assessment value of 2,906.25 € (= 1/2 of the monthly income threshold) applies. We will be happy to advise you.
- Monthly assessment value since 01/10/2024 = 855.00 € (BAföG requirement rate). As of 01/01/2026, the premium rate of 14.00 % shall apply/applied (including additional premium rate of 3.78 %)

- Parents with children under age 25 are granted a premium discount on the general contribution rate. This discount varies depending on the number of children:

	tee	contribution rate
2 children	0.25 percentage points	3.35 %
3 children	0.50 percentage points	3.10 %
4 children	0.75 percentage points	2.85 %
5 or more children	1.00 percentage points	2.60 %

- As of July 1, 2023, any person without children is obliged to pay a premium supplement of 0.6 percentage. Persons born before the year 1940 and persons up to the completion of their 23rd year of life are exempt from this regulation.
- For pensioners and civil servant pensioners with voluntary insurance, the general premium rate (14.6 % plus an additional premium rate of 3.78 %) applies to the KV premiums from pensions, annuities (e.g. company pensions) and income from self-employment. For other income, the reduced premium rate (14.0 % plus additional premium rate 3.78 %) applies.
- Currently free
- The employer or pension insurance provider contributes half according to the general or reduced premium rate (including the additional premium rate): in this case 9.19 % and 8.89 % respectively.
- The premium payments according to the additional premium rate are borne equally by the member and the employer or the pension insurance provider, respectively.
- Full-time self-employed persons can choose the statutory Comfort sick pay. The general premium rate then applies to the health insurance.
- As a supplement to the Comfort sick pay (see point 19), full-time self-employed persons can choose the attractive selective Premium sick pay.
- Including additional premium rate
- For self-employed persons and for members with contributable income from renting and leasing, the premiums for 2026 shall be determined subject to subsequent correction until the income tax assessment notice for 2026 is submitted.