



DAILY SICKNESS ALLOWANCE INSURANCE – FOR PEOPLE WITH SHI

Overview of the daily sickness allowance insurance

Why do I need daily sickness allowance insurance?

What if it takes longer to get better? Then you don't want to worry about your financial situation, but just recover in peace. For employees with statutory health insurance (SHI), there is an income gap after six weeks. This gap is covered by the daily sickness allowance from Allianz. Reliable protection when it counts.

Loss of earnings due to illness

Moritz falls and breaks his thighbone. Recovery is delayed, despite surgery followed by outpatient treatment. Moritz remains on sick leave. What income gaps does he have?

There is a **shortfall of approx. 20%** from the 7th week.

Employee, with statutory insurance
Income in the event of illness:



• Continued remuneration or sickness benefit from the health insurance

¹ SHI sickness benefit. Voluntary SHI members: Limited to the income threshold for health insurance contributions

How does daily sickness allowance insurance work?

The daily sickness allowance compensates you for the loss of income that you suffer in the event of long-term illness or during statutory maternity leave. You personally determine the amount of your daily sickness allowance. This way, you can insure yourself up to the amount of your net income together with the sickness benefit from the SHI, just in case. Get healthy again with no financial worries.

Sample calculation: Employee with statutory health insurance and sickness benefit from the 7th week

Gross income	EUR 4,000
Net income	EUR 2,600
Sickness benefit before social security contributions (70% of gross income, maximum 90% of net income)	EUR 2,340
Social security contributions at 13% ² of EUR 2,340	EUR -304
Sickness benefit	EUR 2,036
Monthly income gap (22% of net)	EUR 564

BENEFIT FROM ALLIANZ

A daily rate³ of EUR 20 makes up for the gap:

EUR 20 x 30 days **EUR 600**



²Contributions to pension, unemployment and long-term care insurance from 2025: 13%. Persons with children are subject to staggered lower contribution rates in long-term care insurance.

³Daily rates are rounded to the next higher value divisible by five.



More information at
www.allianz.de/krankentagegeld

Für Ihre Gesundheit da –
ein Leben lang.



Our excellent services – your benefits

No maximum duration: You will receive the insured daily sickness allowance for an unlimited period.

Your daily sickness allowance **is tax-free**.

You will receive the benefits during your loss of earnings or during your statutory maternity leave.

Europe-wide: We provide services within the EU, the European Economic Area, and Switzerland.

Dynamics: The daily rate can be increased up to the level of your net income every three years, without a new health check.

Daily sickness allowance and occupational disability insurance from a single source: Combine daily sickness allowance and occupational disability cover from Allianz to ensure a transition to occupational disability pension without payment defaults.

Support every day



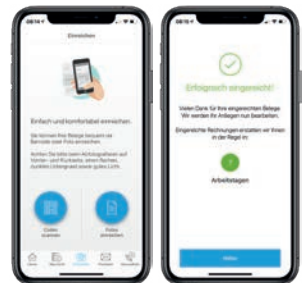
We ensure the best medical care. Talk to our top experts and get **medical advice around the clock**.



You are not alone! You can receive help with mental health, pain or chronic diseases such as diabetes, for example, with our **digital coaching and therapy services**.



With our **health app**, you can submit your bills and keep track of all your correspondence. **Very simply and digitally.**



Good to know

Especially recommended for: Employees with statutory health insurance

Not suitable for: Civil servants

End of benefits: Benefits will end with the onset of occupational disability or when the pension starts.

Income change: Please let us know if your income **has reduced**. If your income has **increased**, you can adjust your daily sickness allowance within two months **without a health check**.

Insurance conditions: This information only provides an overview of the benefits. The current insurance conditions at the time you take out the policy will determine your insurance cover.



Want to find out more? We would be happy to help. If you have any questions about our benefits, please call our service hotline: **0800 41 00 108**

Always there for you when it counts: