



TK Contributions as of 1 January 2024

Contribution rates:

Health insurance	14.60 % ¹
General contribution rate	
Reduced contribution rate	14.00 % ¹
TK-specific supplementary contribution rate	1.20 % ²
Long-term care insurance	3.40 % ⁴
The supplementary contribution for members without children (does not apply to members who have not yet attained the age of 23 or who have been born before 1940)	0.60 %
Pension insurance	18.60 %
Unemployment insurance	2.60 %

Social security contribution assessment ceilings:

(The ceiling subject to contributions.)

Health and long-term care insurance	at national level	
per month	5,175 EUR	
per year	62,100 EUR	
Pension and unemployment insurance	western states of Germany (inc. West Berlin)	eastern states of Germany (inc. East Berlin)
per month	7,550 EUR	7,450 EUR
per year	90,600 EUR	89,400 EUR

(The place of employment is relevant.)

Other amounts:

	at national level
(Annual) limit for social security threshold in health insurance	69,300 EUR
(The ceiling subject to compulsory health insurance cover.)	
Monthly contributions for students subject to compulsory insurance⁵	
to health insurance (including the TK-specific additional contribution of 9.74 EUR)	92.73 EUR
to long-term care insurance (including a supplementary contribution for members without children)	32.48 EUR ³

Contributions for voluntary insured employees (after exceeding the social security ceiling)

The monthly contributions are calculated as a percentage of the social security contribution assessment ceiling (5,175 EUR).

Entitlement to sick pay	health insurance		long-term care insurance	
	Amount/EUR	Contribution rate	Amount/EUR	Contribution rate
yes	755.55	14.60 %	175.95 or 207.00 ^{3;4}	3.40 % or 4.00 % ^{3;4}
Contribution paid by employer	377.78		87.98	
no	724,50	14.00 %	175.95 or 207.00 ^{3;4}	3.40 % or 4.00 % ^{3;4}
Contribution paid by employer	362.25		87.98	
TK-specific additional contribution rate	62.10	1.20 %		
Contribution paid by employer	31.05	0.60 %		

¹ Employee and employer each pay half of the general or reduced contribution rate (7.30 per cent or 7.00 per cent).

In the case of retirees subject to compulsory insurance both retiree and pension insurance institution each pay half of the general contribution rate.

² Employee and employer as well as retiree and pension insurance institution each pay half of the TK-specific additional contribution rate (0.60 per cent).

³ including a supplementary contribution for members without children (does not apply to members who have not yet attained the age of 23 or who have been born before 1940)

⁴ Since 1 July 2023, insurees with two or more children under the age of 25 years receive financial assistance. You will find more information in German on this at [tk.de](https://www.tk.de), search code **2149438**

⁵ Since 1 July 2023, contribution rates for long-term care insurance for students may differ. You will find more information on this at [tk.de](https://www.tk.de), search code **2099012**