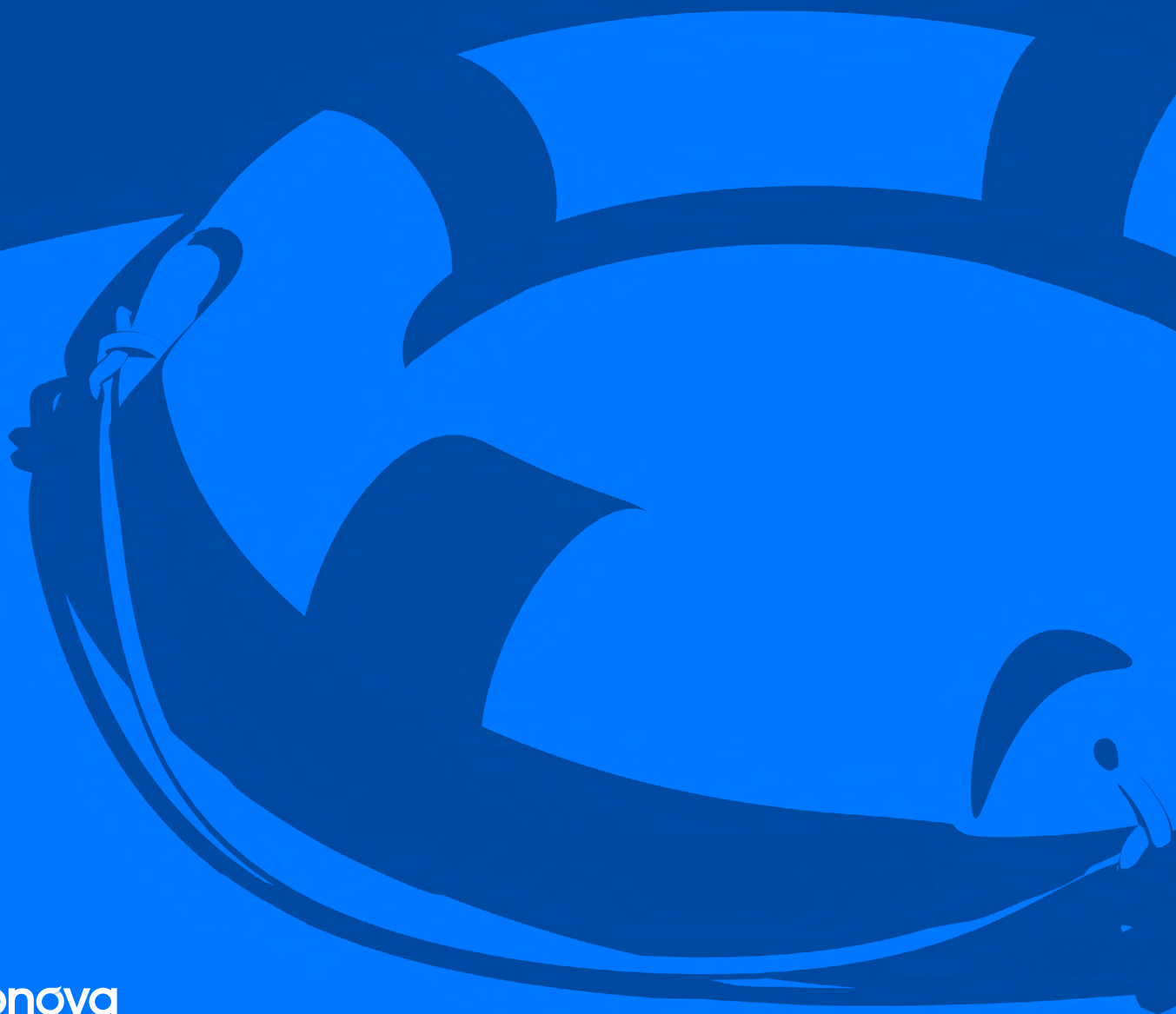


CrewCare.

The corporate health insurance from ottonova.

WE INSURE YOUR CREW!



ottonova



ottonova CrewCare:

Corporate health insurance by ottonova. We insure your crew!

What applies in private life also holds true in the workplace: Where people are satisfied, they stay. Employee interest in supplementary health insurance is continuously increasing. In employee retention surveys, corporate health initiatives consistently rank among the top three measures for boosting employee satisfaction - often having a more lasting impact than a salary increase.

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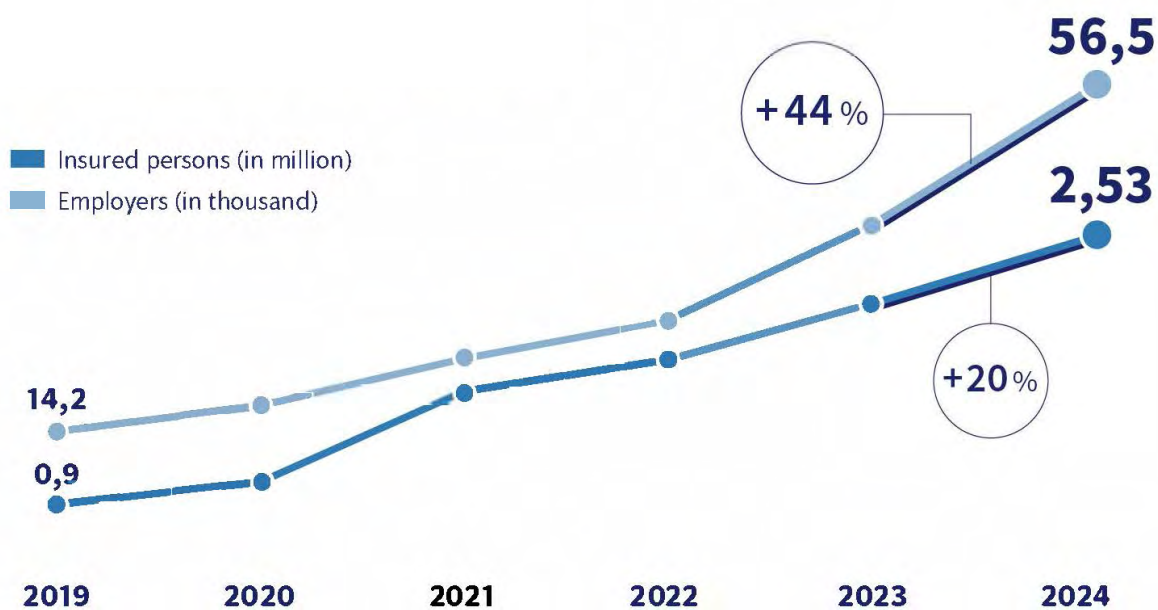


When employees feel valued, they stay and succeed.

78 % of companies with staffing needs struggle to fill positions.¹ Additionally, one-third of all employees would switch employers for better benefits.²

In the "war of talents" and during ongoing labor shortages, corporate health insurance can help make your company more attractive to skilled professionals and retain them in the long run. After all, caring is a form of appreciation. With corporate health insurance, this appreciation becomes tangible – positioning your company, together with ottonova, as a reliable health partner for your employees.

Corporate health insurance: a proven success model



More than 2.5 million employees in Germany already benefit from corporate health insurance. Over 56,000 companies offered corporate health insurance as at 31.12.2024 – 44% more than at the end of 2023.³

But what exactly is corporate health insurance?

¹ Source: DIHK Report Fachkräfte 2023/2024

² Source: Global Benefits Attitudes Survey 2024

³ Source: PKV-Verband



What is corporate health insurance?

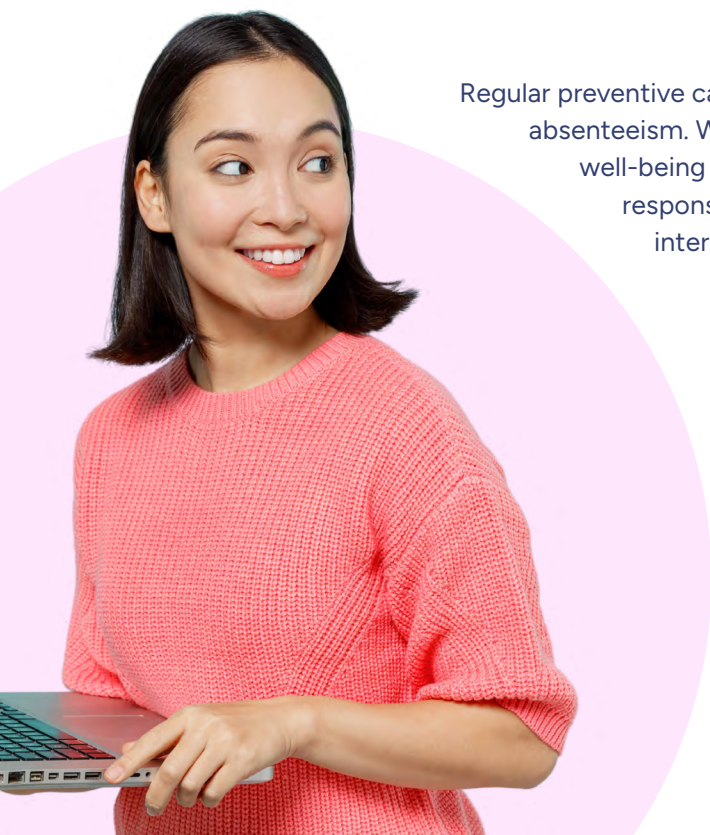
As a voluntary employee benefit, corporate health insurance is a private supplementary insurance that employers offer to enhance the coverage provided by health insurance companies in a meaningful and employee-focused way. With corporate health insurance, your employees' health becomes a top priority for your company.

→ With ottonova, you can set up corporate health insurance with as few as **5 employees**.

Corporate health insurance at a glance:

- ✓ Enhances competitiveness as an employer
- ✓ Boosts company image through social responsibility
- ✓ Increases employee satisfaction & productivity
- ✓ For private and statutory health insurance policyholders
- ✓ Comprehensive benefits at an affordable price

Regular preventive care is important for your employees' health and helps reduce absenteeism. With corporate health insurance, you not only support the well-being and performance of your employees, but also take on social responsibility and strengthen your company's image – both internally and externally.





What are the advantages of corporate health insurance for employers?

Implementing corporate health insurance as a tool for employee recruitment and retention is beneficial for companies of all sizes. Health benefits are among the most popular corporate perks, and corporate health insurance provides direct value to your employees.

With corporate health insurance, you gain a competitive edge and reduce employee turnover. You also actively support your employees' well-being. By promoting preventive healthcare, corporate health insurance helps maintain a healthy workforce and reduces long-term sick leave.

Benefits for employers at a glance:

- ✓ Enhances employee satisfaction & loyalty
- ✓ Strengthens employer branding & company image
- ✓ Popular corporate benefit: Health perks are highly valued
- ✓ Reduces turnover and lowers recruiting costs
- ✓ Decreases absenteeism and healthcare expenses

Corporate health insurance is a highly efficient and effective way for employers to show appreciation for their employees. A small financial investment for the employer results in a significant benefit for the employees.

The cost of corporate health insurance is usually less than 1 % of the total payroll. And this investment pays off: for every euro that a company invests in corporate health management, it gets around 2 euros in return, according to Essen-based management consultant Professor Dr. Arnd Schaff.



The advantages of corporate health insurance:

Comparison: **Employer Costs** vs. **Employee Benefits**

	Example costs: Employer expense €1	Example calculation: Employee benefit
Through salary	€1 net salary transferred to the employee's bank account costs the employer: €2.50	Gross: €44 → Net: €18
Through benefit card	€1 in non-cash benefits costs the employer: €1.06	Gross: €44 → Net: €41
Through Corporate health insurance	€1 Corporate health insurance costs the employer: €1.00	Gross: €44 → Net*: €125 <small>*(Annual budget: €1,500 : 12 months = €125/month)</small>

€1 in salary deposited into the employee's bank account costs the employer €2.50.

With a non-cash benefit card, €1 only costs the employer an additional 6 cents, while the employee receives the full amount as a net benefit.

In contrast, €1 invested in corporate health insurance truly costs the employer €1, while the employee receives a net health benefit of €125* for a monthly contribution of €44 – three times more than with a non-cash benefit card.

Why is corporate health insurance so attractive for employees?

Employees who feel valued are more satisfied. Corporate health insurance provides them with an immediate health benefit. They can access preventive care, dental treatments, and vision care above the level of statutory health insurance – without any waiting periods or health checks. Prevention is one of the most effective tools for maintaining good health. Employer support in this area demonstrates care and helps employees avoid out-of-pocket costs for essential health services.



The advantages of corporate health insurance by ottonova for employees at a glance:

- ✓ Immediate benefit: Health coverage without waiting periods
- ✓ Greater job satisfaction
- ✓ Employer appreciation
- ✓ Preventive care and screenings beyond statutory health insurance
- ✓ Health protection for all: No health check, even for employees with pre-existing conditions.

Looking for a health partner? Why ottonova is the right fit for you.

Partnering with ottonova means one thing above all: streamlined processes. That's why corporate health insurance with ottonova requires minimal effort for your company.

At the same time, you gain comprehensive benefits at affordable, age-independent premiums for your employees. Thanks to a future-proof premium calculation, ottonova ensures long-term premium stability.

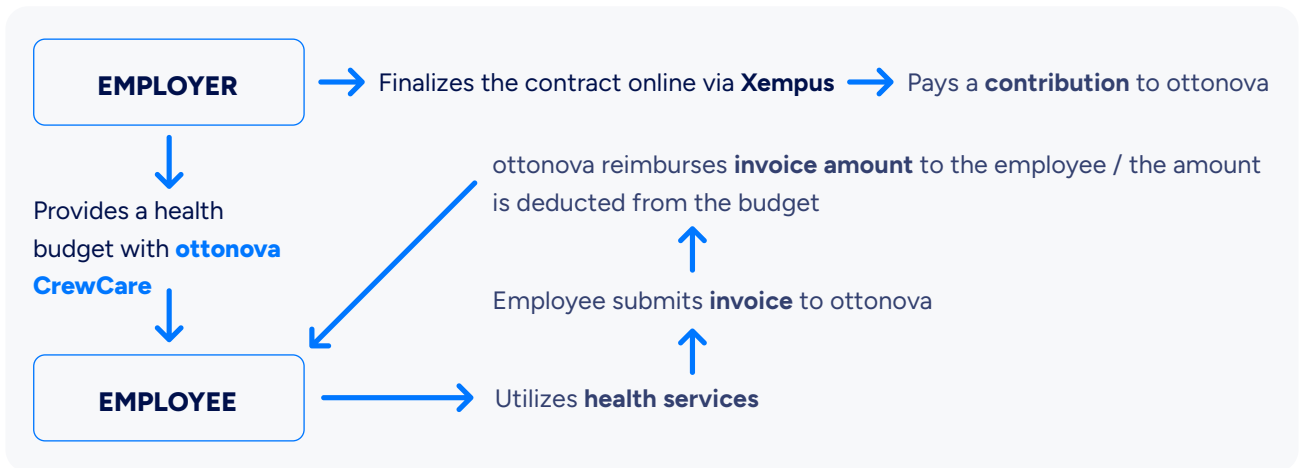
How does corporate health insurance with ottonova work?

ottonova partners with the rapidly growing Xempus platform to simplify corporate health insurance and minimize administrative effort for employers. The platform is intuitive and easy to use, with numerous brokers and employers already onboard.

Xempus offers both a straightforward consultation process and an easy comparison of corporate health insurance plans and tariffs. Once a policy is in place, employee management becomes seamless. You can simply register your employees via Xempus by entering basic details such as their names and email addresses and assigning the appropriate tariffs.

Offboarding employees when they leave the company is just as easy with Xempus.

Once corporate health insurance with ottonova is set up via Xempus, your employees gain access to the ottonova app, where they can use all digital services and conveniently submit their medical invoice.



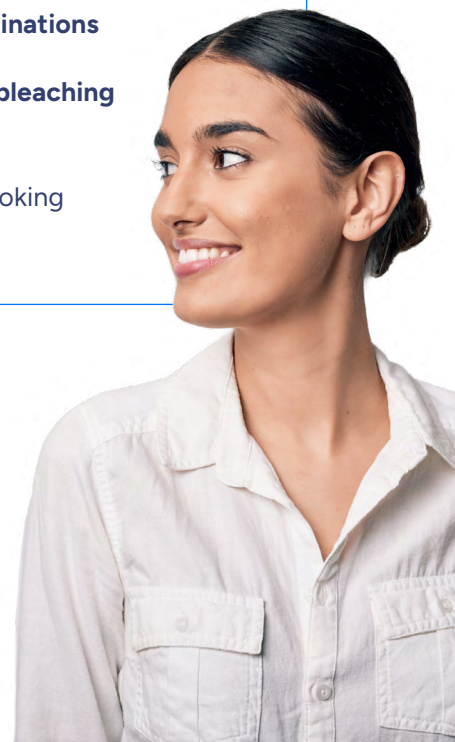
We take the workload off your hands and provide your employees with seamless onboarding to the health budget and the digital services of the ottonova app.

As a company, all you need to do is finalize a contract with us online and pay the monthly contribution. We handle the entire benefits process directly with your employees.

Of course, we also offer personalized consultations to find the perfect solution for your company.

The top benefits of ottonova CrewCare for employees:

- ✓ Coverage for pre-existing conditions
- ✓ No health check required
- ✓ Coverage for ongoing and recommended treatments
- ✓ €200 to €300 per year for **vision aids**
- ✓ €200 to €300 per year in total for **health apps, preventive care** and **vaccinations**
- ✓ Reimbursement for dental treatments, including **teeth cleaning** and one **bleaching** per year
- ✓ **Real-time customer support** via in-app chat and doctor appointment booking





It's so easy to provide **ottonova CrewCare** for your employees:

- **1. Finalize the contract** via the Xempus platform
- **2. Promote** corporate health insurance internally (we provide onboarding videos and documents for your employees)
- **3. Enroll** employees via Xempus (and select the budget level)
- **4. Benefit processing** between ottonova and employees
 - Access to all digital services & use of the healthcare budget
 - Easy invoice submission via the app
 - Reimbursement of costs for employees

Even if corporate health insurance is taken out at any time during the year, your employees receive the full health budget. Additionally, they can be exempt from contributions during unpaid periods. For example:

- Long-term incapacity to work: up to 12 months
- Parental leave: up to 12 months per child
- Family care leave: up to 12 months per care period
- Sabbatical: up to 12 months

Simple and paperless: All services in one app that truly works.

- **Onboarding for employees**
- **Videos explaining the ottonova app** and CrewCare services
- **Submit invoices: Just scan and send – that's it.**
We reimburse at lightning speed - usually before the doctor's bill even needs to be paid.
- **Reports and invoices: A fully digital overview.**
All documents and events in one place – chronologically organized, accessible from anywhere, and completely paper-free.
- **Appointment service: Doctor's appointments without waiting on hold.**
We find the right doctor and schedule appointments on request – saving your time and hassle.



The highlights of **ottonova CrewCare**:

- Coverage for pre-existing conditions: **No health check required**
- **No waiting periods**
- €200 to €300 per year for **vision aids**
- €200 to €300 per year in total for **health apps, preventive care**, and **vaccinations**
- Reimbursement for dental treatments, including **teeth cleaning** and **bleaching** once a year
- Coverage for **ongoing and recommended** treatments

Annual budget	€300	€600	€900	€1,200	€1,500
Employer Contribution	€13.21	€22.54	€31.17	€38.74	€44.03



Vision aids



Naturopathic treatments



Hearing aids



Dental treatment



Dentures



Dental prophylaxis



Preventive care, health
apps and vaccinations



Medical aids



Pharmaceuticals /
Therapeutic
treatments





What does CrewCare by ottonova cover?

Vision aids	€300 Budget: up to €200 per year €600 Budget: up to €225 per year €900 Budget: up to €250 per year €1,200 Budget: up to €275 per year €1,500 Budget: up to €300 per year
Refractive surgery	100 %
Naturopathic Treatments (e.g. osteopathy, chiropractic)	100 %
Pharmaceuticals and medical supplies	100 %
Therapeutic treatments and medical aids incl. co-payments	100 %
Professional teeth cleaning or bleaching	€125 per year (combined)
Preventive care, health apps and vaccinations	Reimbursed up to €300 per year – the reimbursement increases with higher budget levels
Dentures	100 %
Dental treatments (e.g. periodontitis or root canal treatments)	100 %
Services	One app for invoice submission, 24/7 health hotline, second opinion service, doctor appointment scheduling





How is corporate health insurance treated for tax purposes?

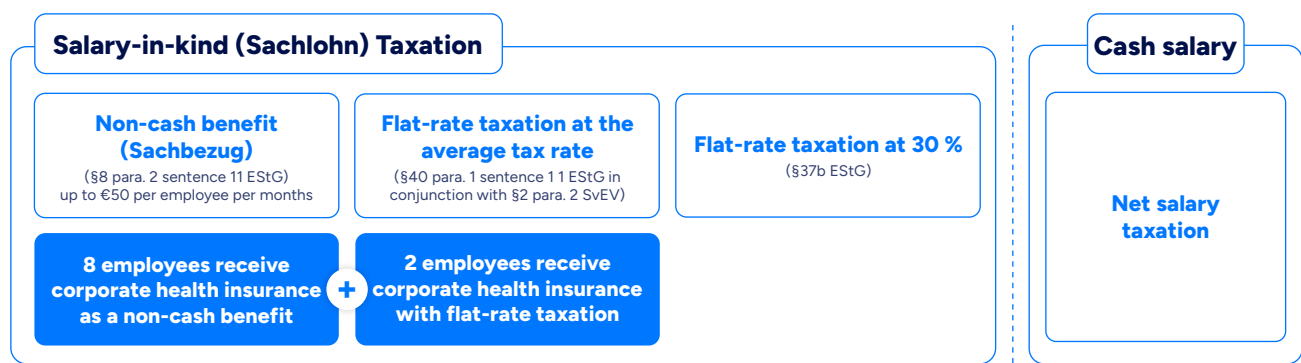
Contributions to corporate health insurance are tax-deductible.

There are tax exemptions for companies offering corporate health insurance. Contributions up to €50 per employee per month are exempt from social security contributions and can be deducted as a non-cash benefit for tax purposes.

Deep Dive Taxation: How corporate health insurance can be taxed

Definition of non-cash benefit (Sachbezug):

- A non-cash benefit refers to income from employment that is not paid in cash. Non-cash benefits or salary-in-kind are **tax and social security free** up to a limit of €50 per month (€44 until 31.12.2021; §8 para. 2 sentence 11 EStG).
- It must always be an additional benefit to existing salary – no conversion of salary allowed!
- Corporate health insurance = salary-in-kind (Federal Court ruling from June 7, 2018 - VI R 13/16)



If the corporate health insurance contributions exceed €50 per employee per month, non-cash benefit taxation is not applicable. In this case, there are three taxation options for employers.

1. **Salary taxation (Barlohnversteuerung)**
2. **Net salary taxation (Nettolohnversteuerung)**
3. **Flat-rate taxation (Pauschalversteuerung)**
 - a) **At the average tax rate (§40 para. 1 EStG)**
 - b) **At a 30% tax rate (§37b EStG)**



Model 1: Cash Salary Taxation

In this model, the contribution to corporate health insurance is treated as taxable salary. This means that employees bear the tax and social security contributions, which are calculated individually for each employee. These deductions are processed via payroll accounting.

Example calculation:

	Employer	Employee
Contribution to corporate health insurance	€20,00	–
Income tax	–	€5,81
Employee social security contribution	–	€4,03
Employer social security contribution	€3,98	–
Total cost	€23,98	€9,84

Model 2: Net Salary Taxation

In this model, the contribution is treated as net salary and grossed up to cover taxes and social security contributions. The employer covers all applicable taxes and contributions, so there are no costs for the employee. However, this monetary benefit is additionally taxed, and the tax rate depends on the employee's individual income tax rate.

Example calculation:

	Employer	Employee
Contribution to corporate health insurance	€20,00	–
Income tax	€11,26	–
Employee social security contribution	€7,88	–
Employer social security contribution	€7,79	–
Total cost	€46,93	€0,00



Model 3: Flat-rate Taxation

With flat-rate taxation, there are two options for employers. Instead of taxing each employee's contributions individually, the employer applies a standardized tax rate to the total contributions.

Flat-rate taxation at the average tax rate (§40 para. 1 EStG)

Flat-rate taxation under §40 Para. 1 EStG can be applied when corporate health insurance is provided to a larger group of employees. If fewer than 20 employees are covered, the tax office may require approval. This flat-rate taxation is only possible for benefits of up to €1,000 per employee per year and the contributions must be paid annually. The taxation is based on the company's individual flat-rate tax rate.

Flat-rate taxation at 30 % (§37b EStG)

For flat-rate taxation under §37b EStG, the total additional benefits per employee must not exceed €10,000 per year. A flat 30 % income tax is applied to corporate health insurance contributions. The business premises tax office is responsible for the taxation.

The bKV contributions are exempt from social security contributions, as the employer covers all taxes and social security contributions. Employees and employers do not have to pay any additional social security contributions.

Overview of Taxation Options for Corporate Health Insurance:

	Non-cash benefit	Flat-rate taxation under §40 para. 1 EStG	Flat-rate taxation under §37b EStG 7b EStG	Net salary taxation	Cash salary taxation
Tax-free	✓	✗	✗	✗	✗
Tax rate	–	Individual flat-rate tax of the company	30 %	Individual employee tax rate	Individual employee tax rate
Exempt from social security contributions	✓	✓	✗	✗	✗
Payment frequency	Monthly	Annually	Annually, semi-annually, quarterly, or monthly	Annually, semi-annually, quarterly, or monthly	Annually, semi-annually, quarterly, or monthly
Limit	€50 per month	€1,000 per year	€10,000 per year	–	–



ottonova CrewCare – Fact Check:

- 2-year minimum contract term
- Fully employer-financed
- Available for companies with as few as 5 employees
- For private and statutory health insurance policyholders
- Coverage for pre-existing conditions
- No waiting periods
- Coverage for ongoing and recommended treatments
- No age-based premiums
- Tax-free allowance of €50 per employee per month
- High premium stability

You take responsibility! Talk about it and get your official seal of approval.





Frequently Asked Questions about Corporate Health Insurance

Where can corporate health insurance be taken out?	Companies based in Germany
What is the minimum number of employees required to take out corporate health insurance?	5 employees
Are the tariffs only available for statutory health insurance (GKV) policyholders, or can they also supplement an existing private health insurance (PKV)?	Tariffs are available for both statutory and private health insurance policyholders.
Can pre-planned treatments also be covered?	Yes
Is a health check required?	No
Are pre-existing conditions covered?	Yes
Are premiums age-dependent?	No, the premiums are uni-age.
Can the insurance be continued after leaving company?	Not at the moment, but this option is planned for the future.
Can family members be insured as well?	Not at the moment, but this option is planned for the future.
Are corporate health insurance contributions tax-deductible as business expenses?	Yes
How is corporate health insurance taxed?	Model 1: Employees handle taxation Model 2: Employer handles individual taxation Model 3: Employer applies flat-rate taxation
What payment options are available?	Corporate health insurance contributions are usually paid monthly.
What is the minimum contract term?	The minimum contract term for corporate health insurance by ottonova is two years
When does the insurance coverage begin?	Coverage starts immediately after enrollment, with no waiting period.
Are there waiting periods?	No
How can corporate health insurance with ottonova be taken out?	The contract is finalized via the Xempus platform.
Does using Xempus cost anything?	No, using Xempus is completely free for both employers and brokers.
How are employees informed about their corporate health insurance?	Employees receive an email with all necessary information at the start of the coverage. Additionally, onboarding materials are provided.



For more information:

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