

## Fresenius Medical Care Direct Insurance

### Contribution levels

The contribution level is specified by the insurer when taking out direct insurance. You can choose between the following annual contributions. You can see here what contribution you have to make and which part is financed by Fresenius Medical Care:

Basic amount (EUR)	Contribution by FME (EUR)*	Your own contribution (EUR)	Extra-contribution (EUR)*	Annual contribution (EUR)	
478.56	134.98	0.00	0.00	613.54	
478.56	134.98	347.46	39.00	1,000.00	
478.56	134.98	608.46	78.00	1,300.00	
478.56	134.98	1,006.46	130.00	1,750.00	
478.56	134.98	1,280.46	156.00	2,050.00	
478.56	134.98	1,541.46	195.00	2,350.00	
478.56	134.98	1,852.46	234.00	2,700.00	
478.56	134.98	2,113.46	273.00	3,000.00	
478.56	134.98	2,337.46	299.00	3,250.00	
478.56	134.98	2,561.46	325.00	3,500.00	
478.56	134.98	2,886.46	364.00	3,864.00	
					Max. amount exempt from tax and social security contributions
+					
				max. 1,800.00	
				Additional tax exempt contributions	
					5,664.00
					Maximum contribution to a direct insurance in 2025

Valid for employees of the following companies:

- Fresenius Medical Care AG
- Fresenius Medical Care Deutschland GmbH
- Fresenius Medical Care GmbH
- Fresenius Medical Care Thalheim GmbH
- VIVONIC GmbH