



New syndicate split with reinsurance solution

CareFlex Chemie care sector solution to be launched in 2021

Wiesbaden/Wuppertal/Frankfurt am Main, 30 December 2020. At the beginning of 2021, CareFlex Chemie is to start as planned, the first collectively agreed nursing care insurance for an entire industrial sector in Germany. The basis for this is the current collective agreement concluded by the IG BCE trade union and the BAVC employers' association for all pay-scale employees in the chemical and pharmaceutical industry. The insurance will start on 1 July 2021.

Change in the distribution of the syndicate

Before the planned start of sales, there will be a shift in the consortium distribution: R+V Krankenversicherung AG and Barmenia Krankenversicherung AG want to continue the consortium together on a parity basis in future. Deutsche Familienversicherung AG will leave the consortium as a syndicate member, but will remain associated with the consortium as a reinsurer. Nothing will change for customers and partners as a result. R+V Krankenversicherung AG will continue to be the managing consortium leader, Barmenia Krankenversicherung AG will take over the consortium leadership for product and portfolio management.

Care insurance for an entire industry

CareFlex Chemie supplements the benefits of the statutory long-term care insurance and helps to reduce the existing financing gap. Since it is an industry-wide solution, no individual health checks are necessary. The chemical industry in Germany has about 580,000 employees, including 435,000 pay-scale employees. Non-pay-scale employees in the industry can also receive CareFlex Chemie if their employer so agrees.

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