

Care Support Allowance (Pflegeunterstützungsgeld)

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Care support allowance is an **income replacement benefit provided by long-term care insurance in the event of an acute care situation**. Employees can take up to 10 working days off work per calendar year and per person in need of care to organize care for a close relative or ensure that their care needs are met.

Please note: We cannot process any orders or send invoices during a period in which you receive or have received an income replacement benefit.

Requirements

To receive care support allowance, you must apply to the long-term care insurance fund or private long-term care insurance provider of the person in need of care. The following requirements must be met:

- The care situation has arisen suddenly and unexpectedly and requires immediate support.
- You are a close relative of the person in need of care.
- Your relative has already been officially recognized as being in need of care, or it is expected that they will become in need of care in the near future.
- You are employed and require a short-term leave of absence from work.
- The relative in need of care is insured with a German health insurance provider but may also live outside Germany.

Applying for care support allowance

1. Obtain a **medical certificate** confirming the existing or expected need for care and the required support.
2. Apply for **care support allowance** without delay to the long-term care insurance fund or private long-term care insurance provider of the person in need of care.

3. Inform Smart, as your **employer**, without delay about your absence from work and its expected duration. A certificate confirming your loss of earnings may also be required when applying for care support allowance.

Amount

Care support allowance generally amounts to **90% of the net employment income lost**. If you received one-off payments subject to social security contributions during the 12 months preceding your leave, the allowance amounts to **100% of the net employment income lost**. A statutory maximum limit also applies.

During the short-term leave of absence, your insurance coverage under the statutory health, long-term care, pension, and unemployment insurance schemes generally remains in place.

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