Remote Benefits:
Kosovo

Remote builds belonging for your global team with comprehensive local plans at competitive rates.

At Remote, we offer country-specific benefits for everyone on your team. Your team members will enjoy comprehensive coverage from top providers while you access competitive rates meant for larger groups — even if you're still growing!

Global Health Insurance with Bupa

Remote has partnered with **Bupa Global** to offer global health insurance coverage. You can learn more about the scheme here (log in required).

The rates listed here are for the **October 1, 2026, to April 30, 2027** policy year. Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place. If you have any questions, you can **reach out to us**.

Note that a Benefits Service Fee of $15 USD per enrolled employee per month applies *(a single fee applies regardless of the number of benefits you offered)*. **Find out more.**

STANDARD PLAN $127.17 USD /month	**PREMIUM PLAN** $185.92 USD/month	**GOLD PLAN** $211.83 USD/month	**PLATINUM PLAN** $242.92 USD/month
Price & Coverage Options **You pay:** - Employee Only: **$127.17/mo** - Family coverage (spouse/partner, children): Ranges from **$254.33 to $381.50** (*This range will only be applicable if an employee adds dependents. If dependents aren't added, the cost remains at the employee-only rate of $127.17/mo*). **Employee pays:** - If you cover the Employee Only, the employee is responsible for the cost of any dependents added to the policy. - For Family coverage, the employee pays nothing.	**Price & Coverage Options** **You pay:** - Employee Only: **$185.92/mo** - Family coverage (spouse/partner, children): Ranges from **$371.83 to $557.75/mo** (This range will only be applicable if an employee adds dependents. If dependents aren't added, the cost remains at the employee-only rate of $185.92/mo). **Employee pays:** - If you cover the Employee Only, the employee is responsible for the cost of any dependents added to the policy. - For Family coverage, the employee pays nothing.	**Price & Coverage Options** **You pay:** - Employee Only: **$211.83/mo** - Family coverage (spouse/partner, children): Ranges from **$423.65 to $635.50/mo** (*This range will only be applicable if an employee adds dependents. If dependents aren't added, the cost remains at the employee-only rate of $211.83/mo*). **Employee pays:** - If you cover the Employee Only, the employee is responsible for the cost of any dependents added to the policy. - For Family coverage, the employee pays nothing.	**Price & Coverage Options** **You pay:** - Employee Only: **$242.92/mo** - Family coverage (spouse/partner, children): Ranges from **$485.83 to $728.75/mo** (*This range will only be applicable if an employee adds dependents. If dependents aren't added, the cost remains at the employee-only rate of $242.92/mo*). **Employee pays:** - If you cover the Employee Only, the employee is responsible for the cost of any dependents added to the policy. - For Family coverage, the employee pays nothing.
Inpatient Coverage Cover Limit: $1M Includes hospital room charges, nursing care, surgical procedures, and medications administered during the hospital stay. Full refunds are available for intensive care, prescription drugs and materials, surgical fees, including anesthesia, physician and therapist fees, surgical appliances, diagnostic tests (for in-patient and day-care treatments only), organ transplants, and more.	**Inpatient Coverage Cover Limit: $1M** Same as Standard	**Inpatient Coverage Cover Limit: $2.5M** Same as Standard but with a coverage limit of 2.5M USD.	**Inpatient Coverage Cover Limit: $5M** Same as Standard but with a coverage limit of 5M USD.
Outpatient Coverage Cover Limit: $3,500 Includes doctor's visits, diagnostic tests, specialist consultations, outpatient surgeries, therapy sessions, prescription medications, and more.	**Outpatient Coverage Cover Limit: $5,060** Same as Standard, with higher cover limit.	**Outpatient Coverage Cover Limit: $6,000** Same as Standard, with higher cover limit.	**Outpatient Coverage Cover Limit: $15,000** Same as Standard, with higher cover limit.
Deductible $135 Employee pays the first $135 out-of-pocket for outpatient services before their insurance coverage starts to contribute.	**Deductible $100** Same as Standard with lower out-of-pocket for outpatient services before their insurance coverage starts to contribute.	**Deductible $50** Same as Standard with lower out-of-pocket for outpatient services before their insurance coverage starts to contribute.	**Deductible** **$0** Same as Premium
Employee Assistance Program (EAP) Covers up to 5 counselling sessions per issue per year, 24/7 telephone counselling and information and resrouces via Lifeworks	**Employee Assistance Program (EAP)** Same as Standard	**Employee Assistance Program (EAP)** Same as Standard	**Employee Assistance Program (EAP)** Same as Standard
Maternity Maternity coverage includes a limit of $6,000 for related medical expenses with 20% co-payment.	**Maternity** Same as Standard	**Maternity** Maternity coverage includes a limit of $6,000 for related medical expenses with 10% co-payment.	**Maternity** Maternity coverage includes a limit of $10,000 for related medical expenses with 10% co-payment..
Prescribed Physiotherapy Up to $600 (10 visits)	**Prescribed Physiotherapy** Same as Standard	**Prescribed Physiotherapy** Up to $1300 (10 visits)	**Prescribed Physiotherapy** Up to $2500 (20 visits)
Prescription drugs Up to $1,400	**Prescription drugs** Same as Standard	**Prescription drugs** Same as Standard	**Prescription drugs** Full refund
Vaccinations, health checks, cancer screening, dietician fees $500 for each treatment	**Vaccinations, health checks, cancer screening, dietician fees** $500 for each treatment	**Vaccinations, health checks, cancer screening, dietician fees** $300 for each treatment	**Vaccinations, health checks, cancer screening, dietician fees** $500 for each treatment
Vision Insurance Not covered	**Vision Insurance** **Coverage Limit: $250** Includes eye examination and prescribed glasses and contact lenses.	**Vision Insurance** Same as Premium	**Vision Insurance** **Coverage Limit: $500** Includes eye examination and prescribed glasses and contact lenses.
Dental Insurance Not covered	**Dental Insurance** **Coverage Limit: $1000** Includes routine, preventive and restorative treatments as well as periodontics.	**Dental Insurance** Same as Premium	**Dental Insurance** **Coverage Limit: $2500** Includes routine, preventive and restorative treatments as well as periodontics.
For more detailed information on the Standard Plan, please refer to the Bupa Global Standard Membership Guide.	For more detailed information on the Premium Plan, please refer to the Bupa Global Premium Membership Guide.	For more detailed information on the Gold Plan, please refer to the Bupa Global Gold Membership Guide.	For more detailed information on the Platinum Plan, please refer to the Bupa Global Platinum Membership Guide.

Remote Global Health Insurance with Allianz

Customers may elect to offer the below global health insurance benefits to employees and can choose among **the four plans**.

Remote has partnered with **Allianz** as our benefits provider for global health insurance coverage.

The rates listed here are for the **May 1, 2026, to April 30, 2027** policy year. Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place. If you have any questions, you can **reach out to us**.

Starting May 1, 2025, a Benefits Service Fee of $15 USD per enrolled employee per month applies *(a single fee applies regardless of the number of benefits you offered)*. **Find out more.**

STANDARD PLAN $133.92 USD /month	**PREMIUM PLAN** $196.00 USD/month	**GOLD PLAN** $222.83 USD/month	**PLATINUM PLAN** $255.58 USD/month
Price & Coverage Options **You pay:** - Employee Only: **$133.92/mo** - Family coverage (spouse/partner, children): Ranges from **$200.88 to $401.75** (*This range will only be applicable if an employee adds dependents. If dependents aren't added, the cost remains at the employee-only rate of $133.92/mo*). **Employee pays:** - If you cover the Employee Only, the employee is responsible for the cost of any dependents added to the policy. - For Family coverage, the employee pays nothing.	**Price & Coverage Options** **You pay:** - Employee Only: **$196.00/mo** - Family coverage (spouse/partner, children): Ranges from **$294.00 to $588.00/mo** (This range will only be applicable if an employee adds dependents. If dependents aren't added, the cost remains at the employee-only rate of $196.00/mo). **Employee pays:** - If you cover the Employee Only, the employee is responsible for the cost of any dependents added to the policy. - For Family coverage, the employee pays nothing.	**Price & Coverage Options** **You pay:** - Employee Only: **$222.83/mo** - Family coverage (spouse/partner, children): Ranges from **$334.25 to $668.50/mo** (*This range will only be applicable if an employee adds dependents. If dependents aren't added, the cost remains at the employee-only rate of $222.83/mo*). **Employee pays:** - If you cover the Employee Only, the employee is responsible for the cost of any dependents added to the policy. - For Family coverage, the employee pays nothing.	**Price & Coverage Options** **You pay:** - Employee Only: **$255.58/mo** - Family coverage (spouse/partner, children): Ranges from **$383.38 to $766.75/mo** (*This range will only be applicable if an employee adds dependents. If dependents aren't added, the cost remains at the employee-only rate of $255.58/mo*). **Employee pays:** - If you cover the Employee Only, the employee is responsible for the cost of any dependents added to the policy. - For Family coverage, the employee pays nothing.
Inpatient Coverage Cover Limit: $1M Includes hospital room charges, nursing care, surgical procedures, and medications administered during the hospital stay. Full refunds are available for intensive care, prescription drugs and materials, surgical fees, including anesthesia, physician and therapist fees, surgical appliances, diagnostic tests (for in-patient and day-care treatments only), organ transplants, and more.	**Inpatient Coverage Cover Limit: $1M** Same as Standard	**Inpatient Coverage Cover Limit: $2.5M** Same as Standard but with a coverage limit of 2.5M USD.	**Inpatient Coverage Cover Limit: $5M** Same as Standard but with a coverage limit of 5M USD.
Outpatient Coverage Cover Limit: $3,500 Includes doctor's visits, diagnostic tests, specialist consultations, outpatient surgeries, therapy sessions, prescription medications, and more.	**Outpatient Coverage Cover Limit: $5,060** Same as Standard, with higher cover limit.	**Outpatient Coverage Cover Limit: $6,000** Same as Standard, with higher cover limit.	**Outpatient Coverage Cover Limit: $15,000** Same as Standard, with higher cover limit.
Deductible $135 Employee pays the first $135 out-of-pocket for outpatient services before their insurance coverage starts to contribute.	**Deductible $100** Same as Standard with lower out-of-pocket for outpatient services before their insurance coverage starts to contribute.	**Deductible $50** Same as Standard with lower out-of-pocket for outpatient services before their insurance coverage starts to contribute.	**Deductible** **$0** Same as Premium
Employee Assistance Program (EAP) Includes access to multilingual mental health, legal, and financial counseling via phone, video, or in-person. Additionally, a wellness website, fitness app, and 24/7 support in multiple languages are provided.	**Employee Assistance Program (EAP)** Same as Standard	**Employee Assistance Program (EAP)** Same as Standard	**Employee Assistance Program (EAP)** Same as Standard
Maternity Maternity coverage includes a limit of $6,000 for related medical expenses with 20% co-payment.	**Maternity** Same as Standard	**Maternity** Maternity coverage includes a limit of $6,000 for related medical expenses with 10% co-payment.	**Maternity** Maternity coverage includes a limit of $10,000 for related medical expenses with 10% co-payment..
Prescribed Physiotherapy Up to $600 (10 visits)	**Prescribed Physiotherapy** Same as Standard	**Prescribed Physiotherapy** Up to $1275 (10 visits)	**Prescribed Physiotherapy** Up to $2500 (20 visits)
Prescription drugs Up to $1,350	**Prescription drugs** Same as Standard	**Prescription drugs** Same as Standard	**Prescription drugs** Full refund
Vaccinations, health checks, cancer screening, dietician fees $300 for each treatment	**Vaccinations, health checks, cancer screening, dietician fees** $500 for each treatment	**Vaccinations, health checks, cancer screening, dietician fees** $300 for each treatment	**Vaccinations, health checks, cancer screening, dietician fees** $500 for each treatment
Vision Insurance Not covered	**Vision Insurance** **Coverage Limit: $250** Includes eye examination and prescribed glasses and contact lenses.	**Vision Insurance** Same as Premium	**Vision Insurance** **Coverage Limit: $500** Includes eye examination and prescribed glasses and contact lenses.
Dental Insurance Not covered	**Dental Insurance** **Coverage Limit: $1000** Includes routine, preventive and restorative treatments as well as periodontics.	**Dental Insurance** Same as Premium	**Dental Insurance** **Coverage Limit: $2500** Includes routine, preventive and restorative treatments as well as periodontics.
For more detailed information on the Standard Plan, please refer to the table of benefits.	For more detailed information on the Premium Plan, please refer to the table of benefits.	For more detailed information on the Gold Plan, please refer to the table of benefits.	For more detailed information on the Platinum Plan, please refer to the table of benefits.

Remote Global Life Insurance

Customers may elect to offer the below global life insurance benefits to employees and can choose between the **basic** and **comprehensive** plans.

Remote has partnered with **Allianz** as our benefits provider for global life insurance coverage.

It is essential to be aware that in certain countries:

- Insurance Premium Taxes may be applicable. This means you may pay taxes on the monthly premiums you pay towards the life insurance coverage for your employees.
- Life insurance benefits may be categorized as 'Benefits in Kind' (BIK). This categorization means that the monthly premiums, which the company pays for the life insurance coverage, might be counted as part of the employee's taxable income according to the local tax laws.

The rates listed here are for **May 1, 2026, to April 30, 2027** policy year. Pricing and benefits are subject to change in response to business and market changes, and we will update you when those changes take place.

Starting May 1, 2025, a Benefits Service Fee of $15 USD per enrolled employee per month applies *(a single fee applies regardless of the number of benefits you offered)*.

	BASIC PLAN	**COMPREHENSIVE PLAN**
Life Insurance	**Description:** Life cover provides financial protection and security for beneficiaries after the death of an insured employee. **Payout:** In the unfortunate event of an employee's demise, beneficiary compensation cannot exceed **6 times** the employee's annual salary or the chosen cover level (whichever is lower).	Same as the Basic plan.
Accidental Death & Dismemberment (AD&D)	⊗	**Description:** The AD&D insurance offers financial protection to beneficiaries in the unfortunate events of an insured employee's accidental death or dismemberment. **Payout:** Compensation cannot exceed **5 times** the employee's annual salary or the chosen cover level (whichever is lower). The exact payout varies depending on the type of injury sustained, as specified in the Accidental Dismemberment Table. The employee or beneficiary will receive a percentage of the capped compensation amount, in accordance with the guidelines outlined in the table. Learn more about payout procedures.
Permanent Disability	⊗	**Description:** The Permanent Disability insurance is designed to offer financial support to insured employees who suffer from either permanent and total or permanent and partial disabilities as a result of an accident or illness. **Payout:** Compensation cannot exceed **5 times** the employee's annual salary or the chosen cover level (whichever is lower). The insurance provider assesses the extent of the permanent disability to determine the final compensation: - For disabilities below 33.33%, no compensation is provided. - Disabilities falling between 33.33% and 66.67% result in compensation calculated as a percentage of the capped amount. - Permanent disabilities exceeding 66.67% receive the full capped compensation amount. Learn more about payout procedures.
Cover Levels and Premiums	Insurance Coverage and Monthly Premiums: - **up to $50k**: $5.64 - **up to $100k**: $11.28 - **up to $200k**: $22.56 - **up to $400k**: $45.12 - **up to $500k**: $56.40 - **up to $600k**: $67.68	Insurance Coverage and Monthly Premiums: - **up to $50k**: $12.04 - **up to $100k**: $24.08 - **up to $200k**: $48.14 - **up to $400k**: $96.28 - **up to $500k**: $120.36 - **up to $600k**: $144.43

Exclusions: Please note that certain exclusions, as outlined in **this help article**, apply to our global life insurance policy.

Currency: Prices listed in USD, local currency equivalent will be determined based on exchange rate at the time of invoicing.

Remote Global Mental Health Program

The rates listed here are for **May 1, 2026, to April 30, 2027** policy year.

Remote has partnered with **Oliva,** the UK & Europe's #1 rated employee mental wellbeing platform.

Oliva is available on desktop and as a mobile app and it includes:

- **1-to-1 therapy with a curated pool of top-quality therapists (38+ languages available)**
- **Advanced matching service** to find each employee the right therapist for them within 48 hours (98% success rate)
- **Personal wellbeing profile** with tailored recommendations and info to track progress
- **Curated self-guided content library** with audio mindfulness & meditation sessions, guided yoga videos, Oliva Talks, podcasts on workplace wellbeing, and micro-learning content series for managers
- **24/7 mental health helplines** for when an employee is struggling and needs to talk to someone immediately
- and more

Customers may elect to offer the mental health program benefits to their teams and can choose among 5 different plans. If one of the mental health benefit is offered, the employee will automatically be enrolled and you will be charged for it monthly. However, employees have the option to opt out of the benefit. If they choose to do so, they will be unenrolled and charges will stop effective from the next month.

It is essential to be aware that in certain countries, Mental Health benefits may be categorized as 'Benefits in Kind' (BIK). This categorization means that the monthly premiums, which the company pays for the benefit, might be counted as part of the employee's taxable income according to the local tax laws.

Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place.

Currency: Prices listed in USD, local currency equivalent will be determined based on the exchange rate at the time of invoicing.

Starting May 1, 2025, a Benefits Service Fee of $15 USD per enrolled employee per month applies *(a single fee applies regardless of the number of benefits you offered)*.

STANDARD MENTAL HEALTH PLAN $8.47/MO.	**PLUS MENTAL HEALTH PROGRAM** $15.70/MO.	**PREMIUM MENTAL HEALTH PROGRAM** $22.70/MO.	**PLATINUM MENTAL HEALTH PROGRAM** $35.83/MO.	**ALL PROGRAMS**
Includes: - **One pre-paid** Therapy / Coaching session that your team member can use during the policy year. - Personalized therapist matching service (35+ languages) - Wellbeing profile - Access to world-class self-guided content (yoga, meditations, Oliva Talks, podcasts, micro-learning series for managers) - 24/7 mental health helplines	Includes: - **All features** of the **Standard Mental Health Program** - **Three pre-paid** Therapy / Coaching sessions that your team member can use during the policy year.	Includes: - **All features** of the **Standard Mental Health Program** - **Six pre-paid** Therapy / Coaching sessions that your team member can use during the policy year.	Includes: - **All features** of the **Standard Mental Health Program** - **Twelve pre-paid** Therapy / Coaching sessions that your team member can use during the policy year.	**Team members can pay for extra therapy sessions themselves in the Oliva platform ($91/session)**

Remote Global Wellness and LifeStyle Benefit

Remote has partnered with ThanksBEN to provide a flexible Wellness & Lifestyle Benefit for your team

ThanksBEN's platform is available on desktop and mobile and allows employees to access a wide variety of wellness and lifestyle services, including:

- **Physical and mental health support** such as gym memberships, fitness classes, therapy, mindfulness apps, and guided meditation.
- **Lifestyle services** like streaming subscriptions (Spotify, Netflix), groceries, and other services that support work-life balance and personal well-being.
- **Personalized recommendations** to help employees select benefits most relevant to their needs.
- **Platform support** for employees needing immediate assistance or guidance on wellness-related concerns.

Clients can choose to offer the Wellness & Lifestyle Benefit and select from multiple contribution levels. Once a plan is selected, employees are automatically enrolled, and the company will be charged monthly. Employees have the option to opt out at any time, in which case enrollment will be terminated and charges will stop effective from the following month.

It is important to note that in certain countries, wellness benefits may be considered a **Benefit in Kind (BIK)**. This means the monthly contributions paid by the company could be treated as taxable income for the employee under local tax laws.

Pricing and benefits are subject to change based on business and market conditions. Any updates will be communicated to clients as they occur.

- **Currency:** All contributions are listed in USD. Local currency equivalents will be calculated automatically at the time of use.
- **Service Fee:** The Benefits Service Fee of **$15 per enrolled employee per month** applies (a single fee regardless of the number of benefits offered).

Start and End Date of the Wellness & Lifestyle Benefit

- **Start date**: Employees will be enrolled in the Wellness & Lifestyle Benefit from the **1st day of the month following their employment start date**.
  Example: If an employee starts on July 15, their benefit will begin on August 1. The benefit card will be topped up between the 5th and 7th of that month.
- **End date**: The Wellness & Lifestyle Benefit for your employees will remain active until the **end of their termination month**. Benefits are **not pro-rated** in the final month.
  Example**:** If an employee's termination date is August 20, their wallet will remain active until August 31. Any unused balance after August 31 will no longer be accessible

PLAN	**DESCRIPTION**
$25 Wellness Plan	You will be granting your team members a $25 monthly wallet, which they can use with their virtual card at approved stores, online retailers, or any other approved vendors related to Lifestyle and Wellness benefits. This wallet will be managed via the ThanksBEN platform.
$50 Wellness Plan	You will be granting your team members a $50 monthly wallet, which they can use with their virtual card at approved stores, online retailers, or any other approved vendors related to Lifestyle and Wellness benefits. This wallet will be managed via the ThanksBEN platform.
$100 Wellness Plan	You will be granting your team members a $100 monthly wallet, which they can use with their virtual card at approved stores, online retailers, or any other approved vendors related to Lifestyle and Wellness benefits. This wallet will be managed via the ThanksBEN platform.
$150 Wellness Plan	You will be granting your team members a $150 monthly wallet, which they can use with their virtual card at approved stores, online retailers, or any other approved vendors related to Lifestyle and Wellness benefits. This wallet will be managed via the ThanksBEN platform.
$200 Wellness Plan	You will be granting your team members a $200 monthly wallet, which they can use with their virtual card at approved stores, online retailers, or any other approved vendors related to Lifestyle and Wellness benefits. This wallet will be managed via the ThanksBEN platform.
$250 Wellness Plan	You will be granting your team members a $250 monthly wallet, which they can use with their virtual card at approved stores, online retailers, or any other approved vendors related to Lifestyle and Wellness benefits. This wallet will be managed via the ThanksBEN platform.
$300 Wellness Plan	You will be granting your team members a $300 monthly wallet, which they can use with their virtual card at approved stores, online retailers, or any other approved vendors related to Lifestyle and Wellness benefits. This wallet will be managed via the ThanksBEN platform.

Remote's Benefits Practices

Remote supports our clients by offering competitive benefits packages that will help you attract and retain the best talent across the globe! Our benefits specialists have done the research on norms and requirements in each local market and have crafted packages that will allow your employees to thrive, no matter what country they live in.

We do not require customers to offer benefits in Kosovo due to its public system and local laws that protect us (and you!) against claims of discriminatory hiring practices. However, we do recommend that employers in Kosovo offer benefits to their employees, which allows them to access a wider range of options for providers and specialists as well as significantly shorter wait times. We do not add a markup on any benefits premiums or administration costs.

If you would like more insight into fair equity and benefits best practices, you can **download our Global Benefits Guide here!**

Understanding Hiring in Kosovo

- **Healthcare in Kosovo:** The public healthcare system aims to provide free or low-cost healthcare services to all citizens, focusing on primary care, maternal and child health, and the control of infectious diseases. However, the healthcare system faces significant challenges, such as limited funding, inadequate infrastructure, shortages of medical supplies and professionals, and issues with healthcare accessibility and quality, especially in rural areas.However, most professionals prefer private healthcare (typically provided by their employer) in order to access shorter wait times and higher quality care. Our plans also offer global coverage (excluding the US) to protect your employees when they are traveling outside their home country.
- You will be able to select a benefits plan when onboarding your employee. From there, the employee will be enrolled and contacted with more information about their plan. Remote takes care of all the administration work so you can focus on scaling your global team!

TCE in Kosovo

If you're ready to hire a new employee in Kosovo, you may have generated or received a Total Cost of Employment quote to get an estimate of what it might cost. If you haven't, you can do so with our handy Cost Calculator tool now!

Employers hiring in Kosovo must pay for social contributions mandated by the government. These costs are automatically applied during payroll:

1. Social security contributions

The exact cost of the government contributions listed above can be found by using the Cost Calculator.

For more information about hiring employees in Kosovo, see our country hiring guide at **https://remote.com/country-explorer/kosovo**.

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