

Welcome to Jacobs University

Health Insurance
in Germany

TK Campus Team, 688
30. August 2018

Mutual Help and Support

Social insurance is based on the solidarity principle



Statutory Health insurance

| Purpose | Provider | Who pays the contributions? |
|---|--|---|
| <ul style="list-style-type: none"> ▪ Social security in the event of illness | <ul style="list-style-type: none"> ▪ Health insurance funds | <ul style="list-style-type: none"> ▪ 7.3% employer ▪ 7.3% employee ▪ Any supplements charged by individual funds are paid by employee alone ▪ Low contribution rates for students |

Well Covered in the Event of Illness

What statutory health insurance offers

- Medical and dental treatment
- Hospital treatment
- Sickness benefit (for employee)
- Medication, dressings, therapy and aids
- Health cures
- Preventive check-ups and screening
- Optional tariffs and many more



One Card for All Situations

The health card

- Every member of a statutory health insurance scheme receives a free health card
- This entitles you to consult the doctor of your choice. Condition: your doctor must be under contract with the Association of Statutory Health Insurance Physicians (*Kassenärztliche Vereinigung*)
- You do not have to pay in advance if you fall ill – the medical services you receive are billed directly through the health card.



Contributions while you are studying

Health insurance and long-term care insurance belong together.

From January 1st, 2018, contribution rates will change:

- 90,34 Euro per month
- Students under the age of 23:
88,72 Euro per month

Payment of your contributions

This can most easily be done by setting up a Direct Debit Mandate with us, which you can cancel at any time. In that case, we will debit your contributions from your account on a monthly basis. Otherwise, you have to pay the contributions for the entire semester in advance.

Health Insurance while you are studying

- Students must present an insurance certificate for enrolment at the beginning of studies
- EU-Students who are already insured do not have to be insured in Germany



Important new law:

As soon as you are employed with a company (including a regular student job or internship) your EHIC card will no longer be valid! You will then have to register with a German public health insurance provider



- Students from other countries must be insured in Germany



The TK's Strengths

Success at all stages of study

The best advice if you fall ill – qualified doctors available 365 days a year at **TK-MediCall**.

- Feel safe anywhere in the world – with TK-TravelMediCall
- TK-AppointmentService – we will book an appointment for you with your doctor
- TK-App – get your TK mail the easy way
- More exercise, better diet – with TK health coaching online.
- We make sure good health pays off – with the TK bonus program.
- Stay healthy – with health check-ups and preventive courses.
- Vaccinations and complementary health treatments



What is required for starting your study?

- Complete and sign the application form.
- If you want to pay on monthly basis you need a bank account in Germany. Please forward us your bank details via SEPA Direct Debit.
- To receive health insurance card TK needs a passport photo (can be handed in later).
- We will forward you a confirmation about your membership with TK. This confirmation is necessary for the enrolment and residence permit.



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Any questions?

I'll be glad to help.