

### 1. General information

Your full health insurance cover is very important for your stay in Germany. It is a precondition for your legal stay here and it is absolutely necessary for your registration as a resident and as a student. So please read the following information very carefully. For further details please read the brochures which you can pick up at the ISC – International Services and Career and at the International Office.

Law: Under German law, every student at a state-recognized college or university is obliged to have a health insurance contract. In fact, you can enrol at a university only if you submit such an insurance certificate. EU students have to hand in their EHIC (*European Health Insurance Card*) issued by your health insurance company in your home country.

Also the residence permit for students in Germany is only valid as long as you have valid health insurance coverage. Note, please, that health insurances taken out in a Non-EU country are in general not valid in Germany. Therefore, students from Non-EU countries are strongly recommended to take out a compulsory German health insurance in their own interest. Private German health insurances may not or only insufficiently cover significant costs that can incur. Furthermore, students must as a rule pay in advance for any medical treatment (which can prove to be very expensive) and it is often unclear if and to what extent these costs will be reimbursed.

Exemption: If students decide not to insure themselves with a compulsory German health insurance as they prefer a private German insurance, they must apply for exemption with a compulsory German insurance company. The following must be observed at all costs:

- Students must apply for exemption immediately after their arrival in Germany, i.e. within the first 3 months. It must be stressed that no extension is possible when these 3 months have expired. Compulsory insurance starts at the beginning of the studies, i.e. as a rule on day 1 of the semester.
- Documentation of the different health insurance contract must be submitted with the application for exemption either in German or English.
- Exemption is only possible when the other insurance company offers equivalent coverage to the compulsory German scheme. Above all, in- and out-patient benefits in hospital, dental treatment and medication must be included. Note: health insurance contracts issued in a Non-EU country do not fulfil these criteria.
- If exemption is granted, this is valid for the entire period of studying in Germany. It is not possible to change at a later date from a private German or foreign health insurance to a compulsory German insurance. Exception: If you enrol in a Master program in Germany after having done a Bachelor program and if there is at least one month between the end of the duration of the exemption you had for the Bachelor program and the beginning of the Master program, you can take out a compulsory German health insurance.

Insurance Company: You are of course free to choose an insurance company according to your preferences. This amount is almost the same for all compulsory health insurance companies in Germany. Hochschule Ravensburg-Weingarten, however, closely cooperates with TK (Techniker Krankenkasse), which is one of the biggest and

cheapest compulsory health insurance companies in Germany and offers very good services. The person in charge of HRW students is Mr. Michel Jaquet, phone 0731 9642157, mobile 0151 14 53 49 78, e-mail: michel.jaquet@tk.de. For more information about the TK please visit [www.tk.de](http://www.tk.de).

Costs: The monthly insurance premium (including long-term care insurance) for students amounts to:

- € 89.37 (students age < 23 and students age 23-30 having a child)
- € 90.99 (students age 23-30 without children).

Students aged > 30 have the possibility to take out a voluntary health insurance policy with a compulsory health insurance company provided you have been insured for at least one year with the students' compulsory health insurance. If you come to Germany directly from abroad you need to take out a private health insurance policy. Please get in touch with the ISC and the International Office respectively where you can get advice on this.

Benefits: Under the regulations of the German social security code, the insured are entitled to health benefits covering early diagnosis and treatment of illnesses, including dental treatment. However, should the patient, as a result of an accident outside the university and after all possible medical treatment has been carried out, be handicapped and not able to work, the students insurance will not pay any pension. To cover this risk, you have to have an additional private accident insurance.

Co-payment (*Zuzahlung*): If the doctor prescribes some medicine or if you have to stay some time in hospital, you have to pay a certain financial contribution, the so-called *Zuzahlung*. Co-payments to be made by the insured for medication amount to 10% of the selling price, however at least € 5 and € 10 at the most (but never more than the medicine costs, of course). In hospital € 10 has to be paid per day for the first 28 days, afterwards no further co-payment will be charged.

Financial load maximum: The law stipulates that a maximum of 2% of your gross annual income covering your living expenses is your own contribution (for chronically ill people up to 1% of their gross annual income). If the sum of your co-payments has exceeded this limit, you can apply for an exemption. Therefore, you should keep all receipts from doctors and hospitals as well as those for medication, and contact the TK. You will then be exempted from these charges until the end of the year.

Your gross annual income covering your living expenses includes financial support by parents, relatives or friends (in the form of cash payments or payment of living expenses) and your own income.

## **2. Payment of contributions**

Students shall give TK a direct debit authorization (*Einzugsermächtigung*). The TK will collect the monthly contribution from your account in the middle of the following month, e.g. the February contribution on March 15<sup>th</sup>.

If you fail to pay your health insurance premium you will get a first warning after one month. After not paying for a further month you will get a second warning. Should you again fail to pay your insurance premium within the following month you will get a third and final warning with an ultimate deadline for payment. If you do not pay your full health insurance premium by that deadline, this will have the following consequences:

- TK will suspend its benefits.
- You will have to hand in your health-insurance card.
- TK will press charges against you or garnish your bank account.
- HRW will be informed and must de-register you as a student.
- You will no longer be allowed to stay in Germany.

So please be careful and always pay your health insurance premium in time. Take care, that there is always enough money in your bank account so that the money transfer will never be late.

### **3. De-registration from health insurance**

#### **3.1 Graduates working in Germany**

If, after your graduation from the university, you take up employment in Germany, you should inform your health insurance company as soon as you know where and when you are going to work. In case you start working before the end of your final semester (February 28 or August 31), have de-registered from the university and possess the required work permit, if applicable, your insurance cover will be transformed. However, if you take up employment only after the end of your final semester, then your insurance contract as a student will remain valid until the end of one month after the end of the semester. Should there be a gap between the expiration of your status as a student and the beginning of your employment, you need to take out a voluntary health insurance. Please inform yourself with your health insurance company in time.

#### **3.2 Graduates leaving Germany**

Before you leave, you must terminate your health insurance contract. To ensure that you have health insurance coverage during your entire stay in Germany, health insurance companies will accept a termination of your contract only after submission of the certificate of de-registration from the university (*Exmatrikulationsbescheinigung*). As to the ending date of the health insurance contract, at TK it is identical with the de-registration date; other health insurance companies might have different regulations.

The university will submit the names of the students to TK who will be de-registered at the end of the semester. Your health insurance contract will thus automatically end on February 28 (winter semester) or August 31 (summer semester) respectively. If you wish to terminate your health insurance contract to an earlier date, you have to submit your certificate of de-registration from the university, which specifies this earlier date, to TK till at the latest February 1 (winter) or July 1 (summer) respectively. In this case, you will have to schedule your departure in January (winter) or June (summer) already and start your de-registration procedure already very early.

But no matter to which date you will terminate your health insurance contract, you have to submit your certificate of de-registration from the university to TK even if the university has already informed TK.

Since you will close your German bank account before you leave and as the monthly insurance premium is usually debited on the 15<sup>th</sup> of the following month only, the premium for February will be debited together with the one for January on February 15 (winter) and the premium for August together with the one for July on August 15 respectively. If you wish to leave in the end of July already and have informed TK in time, the premium for June, July and August will be debited on July 15. Either way, you have to make sure that you have enough money on your account on the due day.