

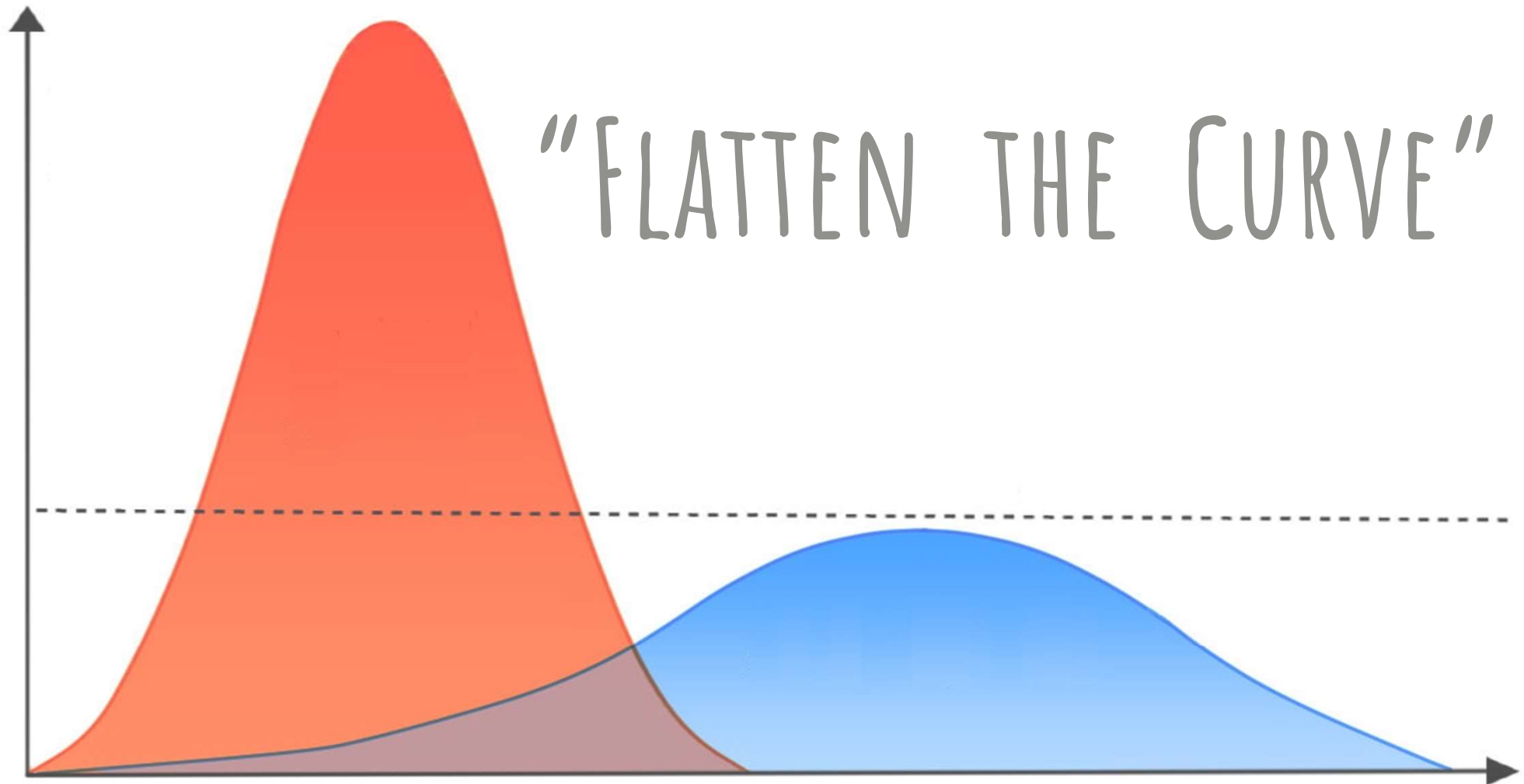
WELCOME TO GERMANY

Health Care & Insurance in Germany

adapted from [photo](#) by Sven Gross-Selbeck (Creative Commons)

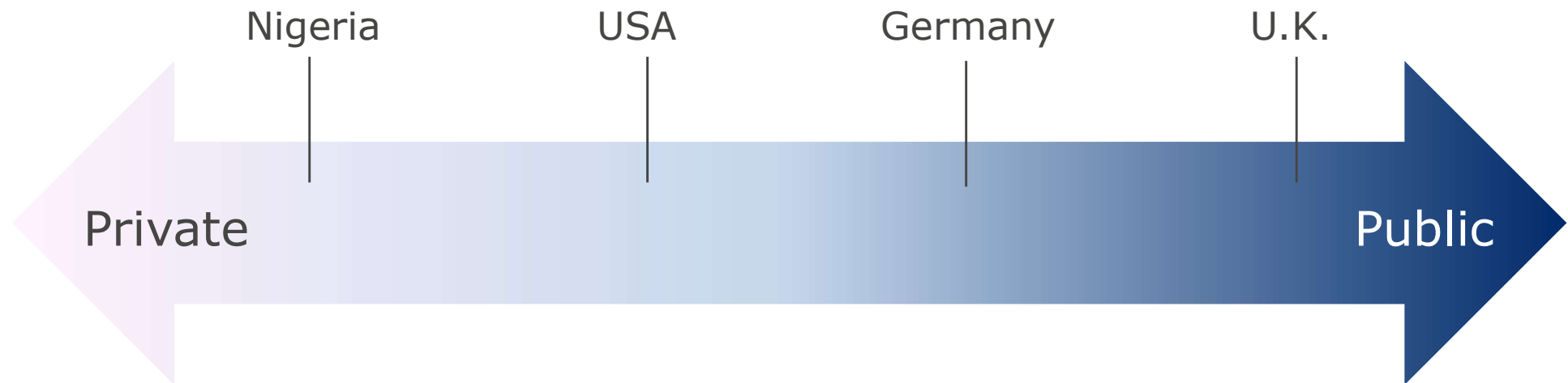
How Insurance Works

Redistributing Risk



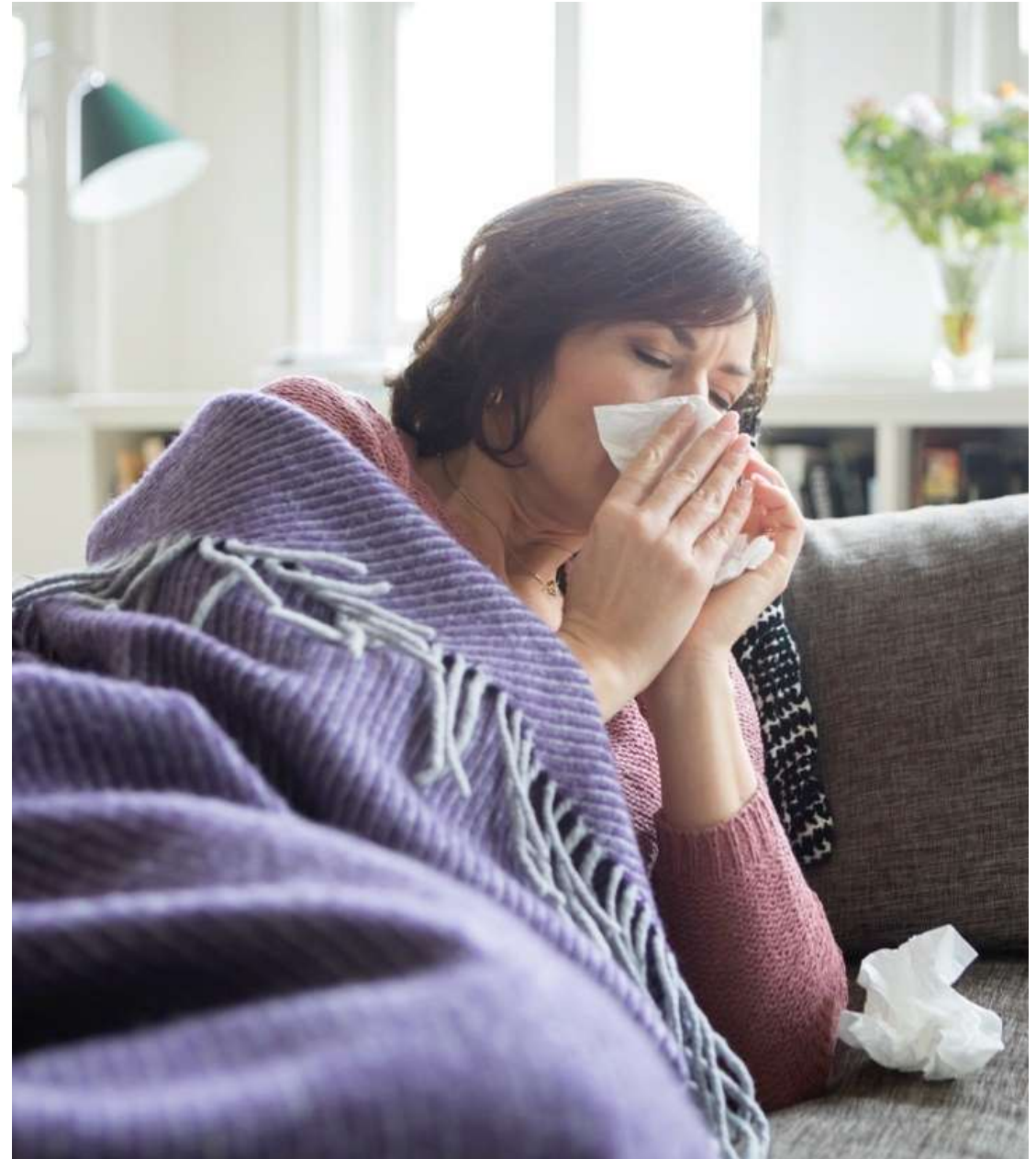
Health Insurance Worldwide

What are the differences?



Public Health Insurance Coverage

- Medical
- Dental
- Vision
- Hospitalization
- Pharmaceuticals, bandages, devices, treatments, testing
- Preventative medicine – check-ups and screenings
- Health resorts (Kur)
- Paid sick leave
- Long term nursing care



Insurance Card

- Direct billing
- Chip saves personal information
- Works with all types of healthcare providers (dentists, doctors, hospitals, pharmacies, etc.)
- Works across Europe (with some caveats)



Copays in the Public Healthcare System

Token Payments

Examples of copayments:

- Medication: **€ 5-10**
- Hospital stays: **€ 10/day**, up to 28 days
- Transport: **€ 5-10**
- Medical devices and treatments: **€ 10**

Those under 18 are only responsible for transport copays

Premiums from 01.10.2024

- **Health insurance:** €87.38 a month
 - **Additional contribution:** €10.26 a month
 - **Long-term care insurance:** €29.07 a month
 - For those over 23 without children €34.20 a month
-
- **→ 126.71 / 131.84 EUR per month**
-
- Student membership is only possible if you are under 30 years of age
 - Premiums are deducted on the 15th of the following month

Public vs Private Health Insurance

- No physical/medical history doesn't matter
- Preexisting conditions are covered
- Direct billing
- Comprehensive coverage
- No percentage copays, lifetime limits, annual deductibles
- Free choice of healthcare providers
- Family members are also covered for free
- Premiums don't rise with age
- Non-profit & lower administrative costs

Why TK?



Campus Team





Advice on campus

Office day every Wednesday from 10 a.m. to 1 p.m.

You can reach me at the University of Ulm in the O25 area opposite the Infopoint of the Studierendenwerk. We are also happy to make an appointment.

We give you active support with lots of services and extras that take things off your hands, protect you and help you stay fit: from stress prevention techniques to career tips.

Book your place right away.

Register by using this QR-Code:



We will gladly advise you:
Michel Jaquet
campus consultant
phone 01 51 - 14 53 49 78

The TK Advantage

Scale = Specialization + Infrastructure

- Michel Jaquet, academic advisor, mobile: 0151 - 1453 49 78
- Office day on uni ulm, every Wednesday 10 am - 1 pm
- 24/7/365 Service hotline
- TK MediCall hotline - 365 days a year
- TK Appointment Service
- Over 230 TK locations around Germany
- TK on Facebook, Twitter, and more
- TK App on iOS and Android
- Everything available in English

The TK Advantage

Extra Benefits

- Healthy living incentive program
- Immunizations before you travel
- HPV vaccination
- Osteopathy
- Homeopathic and alternative medicine
- Stay healthy with check-ups and courses

Special Coverage Vaccines

- Go to the doctor
- Get the prescription
- Go to the pharmacy
- Go back to the doctor
- Upload the receipt to TK and wait 1-2 weeks for reimbursement
- → (non-mandated coverage works like private insurance)

Find a Doctor



How to Find a Doctor

- <https://www.arztsuche-bw.de/>

Suche nach Ärzten und Psychotherapeuten

| | | |
|-------------------------|---|--|
| Arztgruppe: | <input type="text" value="Hausarzt"/> | ▼ |
| Fachgebiet/Schwerpunkt: | <input type="text" value="Allgemeinmedizin"/> | ▼ |
| Vorname: | <input type="text"/> | |
| Nachname: | <input type="text"/> | |
| PLZ/Ort: | <input type="text" value="70569"/> | <input type="text" value="Stuttgart"/> |
| Straße: | <input type="text"/> | |
| Landkreis: | <input type="text" value="alle"/> | ▼ |

- TK members can use the TK AppointmentService:
040 - 46 06 61 92 20

Why to Find a Doctor

- General practitioners are the hub of the wheel
- You'll need a sick note within 3 days if you miss an exam
- Don't leave that stress for your future (sick) self
- TK members can also upload the sick note via the TK App



How to Become a TK Member

In person today **OR** TK website **OR** Expatrio **OR** send me an email

You will need:

- Application form
- SEPA direct debit mandate form
- Photo for your TK eHealth card

Michel Jaquet

- **mobile:** 0151 - 1453 49 78
- **e-mail:** michel.jaquet@tk.de





Michel Jaquet

campus consult
Techniker Krankenkasse
0151 - 1453 49 78
michel.jaquet@tk.de

**IF YOU HAVE ANY
QUESTIONS...**

...feel free to ask them!