

# Health insurance as a student

Even as a student, you have to have health insurance cover – either through your parents as part of the non-contributory dependants' insurance or you have to take out your own insurance for students.

We will send you the certificate showing that you are insured with us. You need it to register or if you change university/college. If you are newly insured with us, your university needs this certificate.

## Dependants' insurance during your studies

As a student, you can remain insured with your parents without contributing until your 25th birthday. Important: your monthly income must not exceed 445 EUR (or 450 EUR for a mini-job).

## When can dependants' insurance be extended?

Did you start your studies later or were they interrupted for voluntary military service, federal voluntary service or any other voluntary service (e.g. for a voluntary social year)? Then you can extend dependants' insurance cover with your parents for the time that your service lasted – maximum 1 year longer.

Furthermore, you can also insure your husband, wife or civil partner, in accordance with the German Civil Partnership Act [Lebenspartnerschaftsgesetz], with you as part of the non-contributory dependants' insurance.

## Your own health insurance

After your dependants' insurance has expired, we will be happy to continue insuring you with us at the student contribution rate if you can prove the following conditions to us:

- You are registered at a state or state recognised university/college.
- You are not self-employed full-time.
- You do not have health insurance elsewhere – e.g. as an employee or unemployment benefit recipient.

Exception: Do you participate in a Studienkolleg [preparatory course for university] or a preliminary language course for your study programme? Are you a visiting student? Then you cannot take out student insurance cover.

If you previously had dependants' insurance cover with another health insurance fund, you can change to us very easily: apply at the latest 2 weeks after your non-contributory dependants' insurance has expired.

Even if you are already a member of another insurance fund, you can of course change to us. Were you privately insured until now? You also have to have student health insurance cover when you start your studies. However, you can be exempt from the compulsory insurance at the start of your studies.

## Contributions for students who are subject to compulsory insurance

<b>Health insurance</b>	76.04 EUR a month
<b>Additional contribution</b>	5.21 EUR a month
<b>Long-term care insurance</b>	22.69 EUR a month
For those over 23 without children	24.55 EUR a month

You pay from the age of 23 an additional contribution of 0.25 % for long-term care insurance as long as you have no children.

Tip: If you receive BAföG, i.e. training assistance pursuant to the German Federal Training Assistance Act, you can receive a contribution supplement from the BAföG office. You can find the certificate you require at [tk.de](http://tk.de). Just log in to "My TK" and print out.

## How do you pay your contributions?

The easiest way is to set up a Direct Debit Mandate with us. We then deduct your contributions monthly. Otherwise, you have to pay all of the contributions for the whole semester in advance.

## When does compulsory insurance end?

Compulsory insurance for students ends when you complete your studies, deregister or complete your 14th academic semester – i.e. at the end of the semester. It ends at the latest with the semester when you turn 30 years old.

There are, however, also exceptions, where we check whether you can still remain insured with us in compulsory student insurance: if you e.g. were ill for a long period or had a child you had to care for. This also applies, e.g. if you acquired the entry conditions for your studies through second chance and further education. Please contact us in such exceptional cases.



## Working alongside my studies – How can I remain insured as a student?

Important: you are principally dedicated to your studies. Your paid employment therefore remains a minor point in comparison to your studies. In that case, you continue to pay your health and long-term care insurance contributions as a student.

Income from the following employments is not subject to additional contributions to health, long-term care or unemployment insurance:

**Mini-job:** You are allowed to earn up to 450 EUR – regardless of the number of hours you work.

**Short-term employment:** The job is limited at the outset to a maximum of 3 months (70 working days).

**Working students:** It does not matter how much you earn, as long as as the following regulations are adhered to:

- You do not work more than 20 hours per week.

If the 20-hour week limit is exceeded through weekend employment, evening or night hours or during holidays (semester holidays), the following must be taken into consideration:

- You have a limited employment relationship and are not employed for more than a total of 26 weeks with a working week of more than 20 weeks in a year.

To this end, 1 year is counted back from the expected end of the employment to be judged and all employment is allowed for where the weekly working time is more than 20 hours.

Do you have several jobs? Then we will total them to check whether you are allowed to take out student insurance cover.

### What about pension insurance?

Good to know: Exemption from pension insurance only applies as part of a short-term employment.

### What about sideline self-employment?

This also applies here: Your studies must take priority and your self-employment must be of secondary importance. In case your employment only partly fulfils these criteria, we are happy to advise you about your further insurance cover.

### Dependants' insurance – income thresholds

You have to insure yourself if your regular monthly total income exceeds 445 EUR. The threshold for a mini-job is 450 EUR.

Total income includes, for example:

- Gross pay from employment
- Income from self-employment
- Pensions
- Income from letting and leasing
- Income from capital assets

Your dependants' insurance ends if you exceed the income threshold for more than 3 months within 1 year. Dependants' insurance ends immediately if you are already sure when starting your employment that this will be the case. You then usually have to pay your contributions to health insurance yourself.

### What happens after the end of compulsory insurance?

You can take out insurance cover with us at a cheaper price for 6 months after your compulsory insurance expires. That means that you do not have to pay the full amount for voluntary insurance but a reduced contribution. As of January 2019, you will pay 113.39 EUR a month to health insurance (including our additional contribution of 7.27 EUR). You will pay 34.26 EUR for long-term care insurance or – if you already have a child or if you are under 23 – 31.67 EUR.

Requirement: You continue to be registered at university/college and your monthly income does not exceed 1,038.33 EUR a month.

### Important information for international students

Students from an EU member states or an EEA state, who are already **insured in their home country**, do not have to take out insurance cover in Germany. With your European health insurance card (EHIC), you can directly see a doctor.

Note: This does not apply if you take up an employment or a self-employed activity. In that case you have to take out insurance cover in Germany (just as students from non-EU or non-EEA countries).

### Our service for you

What else is going on? Our infotainment page **pointer.de** provides all information on everything that gets students going. Just take a look inside!

### Find out more:

There is more information on health insurance during your studies at **tk.de**, search code **2004990**<sup>1</sup>.

<sup>1</sup> We regret, but this information is currently only available in German.