

Health insurance as a student

You have to be insured under a health insurance scheme as a student – either as a family member covered by dependants' insurance or by taking out your own health insurance as a student.

In principle: if you enrol in a state or state-recognised university/college, this institute will require an insurance certificate.

You can download this with just a few quick clicks. You will find the certificate in the TK-App.

Dependants' insurance during your degree programme

As a student, you can remain insured with your parents without contributing until your **25th birthday**. Important: your monthly income must not exceed 485 EUR (or 520 EUR for a mini-job).

When can dependants' insurance be extended?

Did you start your degree programme later or was it interrupted due to voluntary military service, Bundesfreiwilligendienst [federal voluntary service] or any other voluntary service (e.g. for a voluntary social year)? If so, you can extend dependants' insurance cover with your parents for the time that your service lasted – for a maximum of one year.

Are you married? In that case you can be covered by the non-contributory dependants' insurance of your married partner¹.

Your own health insurance

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

- You are enrolled 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.

Unfortunately, we **cannot insure you at the student contribution rate** if one of the following **exceptions** applies to you:

- You are attending a Studienkolleg [preparatory course for university] or a preliminary language course for your degree programme.
- You are enrolled in a study programme at a distance learning university in Germany and have your residence or habitual residence abroad.
- You are a visiting student.

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

Were you **privately** insured until now? You also have to have student health insurance cover when you start your degree programme. However, you can be exempt from compulsory insurance at the start of your degree programme.

Contributions for students who are subject to compulsory insurance

Health insurance	82.99 EUR a month
Additional contribution	9.74 EUR a month
Long-term care insurance	24.77 EUR a month
For those over 23 without children	27.61 EUR a month

From the age of 23 you pay an additional contribution of 0.35 per cent for long-term care insurance if you do not have children.

Tip: If you receive **BAföG**, i.e. training assistance pursuant to the **Bundesausbildungsförderungsgesetz** [German Federal Training Assistance Act], you can receive a contribution supplement from the BAföG office. You can access the certificate you need via the TK-App.

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 the contributions for the whole semester in advance.

¹ This also applies to civil partnerships pursuant to the **Lebenspartnerschaftsgesetz** [German Civil Partnership Act]



When does compulsory insurance end?

Compulsory insurance for students ends when you complete your studies or deregister – i.e. at the end of the relevant semester. It ends at the latest in the semester in which you turn 30.

There are, however, also exceptions where we check whether you can still remain insured with us in compulsory student insurance: for example if you 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 degree programme through second chance and further education. Please contact us in such exceptional cases.

Working alongside my degree programme – how can I remain insured as a student?

Important: your **degree programme is your main focus**. Your paid employment therefore remains secondary in comparison to your degree programme. In that case, you continue to pay your health and long-term care insurance contributions as a student.

Income from this type of employment is not subject to additional contributions to health, long-term care and unemployment insurance. This applies to the following types of employment:

Mini-job: You are allowed to earn up to 520 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 you do not work more than 20 hours per week.

If the 20-hour week limit is exceeded due to 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
- you do not work for more than a total of 26 weeks with a working week of more than 20 hours in a year.

We then count back one year from the expected end of the employment and total up all types of employment 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 with **short-term employment**.

What about sideline self-employment?

Here, too, **your degree programme 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 485 EUR (in the case of a mini-job 520 EUR). Total income includes, for example:

- gross pay from employment
- income from self-employment
- pensions
- income from letting and leasing
- income from capital assets

If that income limit is exceeded unexpectedly and for less than two months per calendar year (e.g. a stand-in for an ill colleague), you can continue to be covered by non-contributory dependants' insurance. However, dependants' insurance ends immediately if you are already sure when starting employment that the income threshold will be exceeded. You then usually have to pay your contributions to health insurance yourself.

What happens after the end of compulsory insurance?

You can take out voluntary insurance cover with us as a student after your compulsory insurance expires. The amount of the contribution depends on your income. The contribution to health insurance is at least 172.01 EUR a month (including the TK-specific additional contribution of 13.58 EUR). The minimum contribution to long-term care insurance is 34.52 EUR a month, for insurees from the age of 23 without children it amounts to 38.48 EUR a month.

Important information for international students

If you are a student from an EU member state, an EEA state, Switzerland or a country with which Germany has entered into a bilateral social security agreement, your insurance cover in your home country remains in effect. You can see a doctor directly in Germany with your European health insurance card (EHIC), your Global Health Insurance Card (GHIC) or your certificate of entitlement.

Please inform us if you take up paid employment or a self-employed activity. We will then clarify your further insurance cover.

For **more information** on health insurance as a student go to tk.de/en.

At tk.de/univ you will find useful information in German on health, studying and starting professional life. Why not take a look!