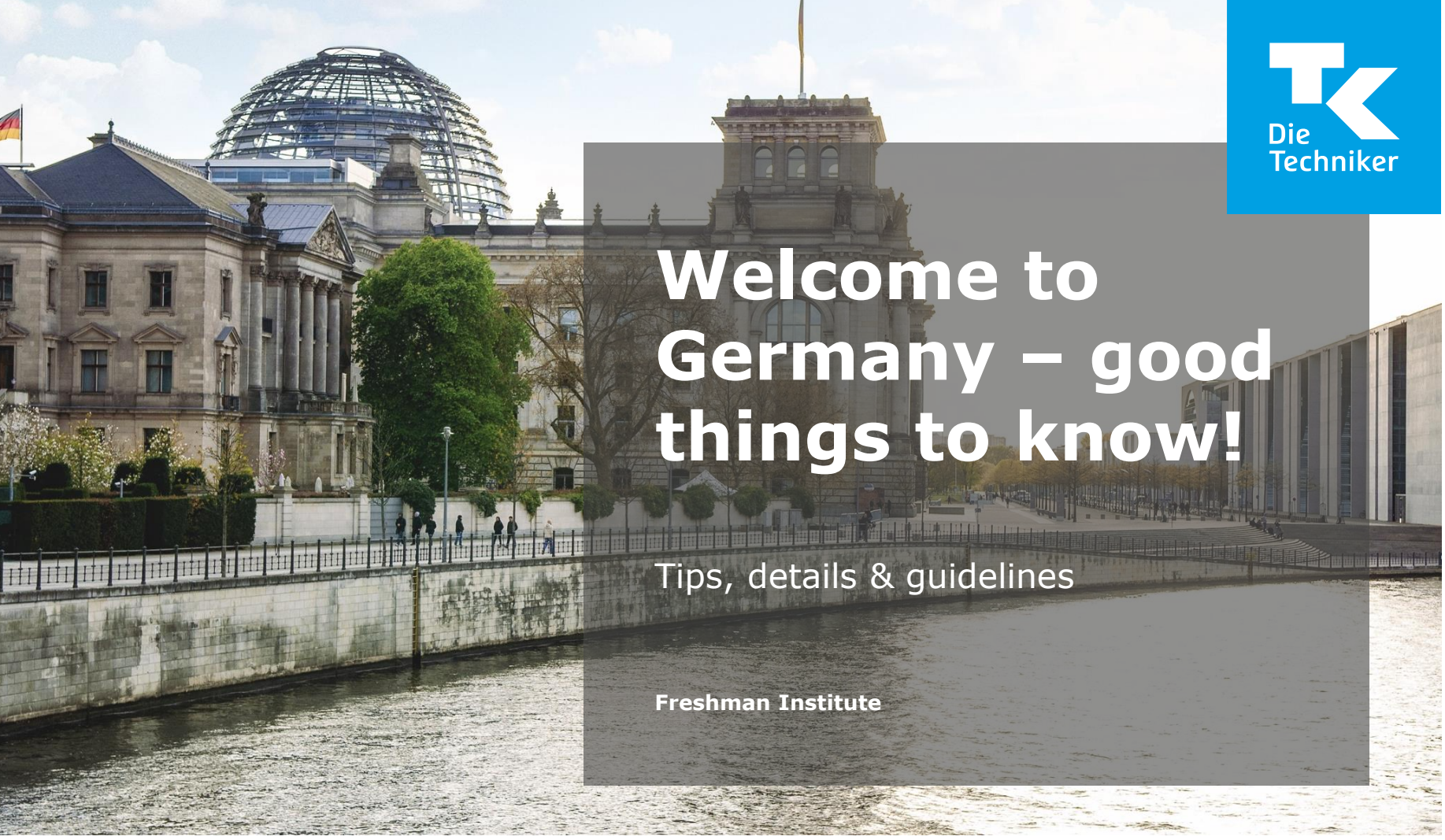


Welcome to Germany – good things to know!

Tips, details & guidelines

Freshman Institute

Table of contents

1. Preview – short video about health insurance 3
2. At the onset of your studies – essential documents 4 – 12
3. The German health care system 13 – 17
4. „Die Techniker“ (TK) 19 – 24
5. Time for your questions


Die
Techniker

2.

At the onset of your studies – essential documents

At the onset of your studies
Essential documents

Before you can begin with your studies, you must complete four tasks in advance:

- Registration Confirmation
- Bank Account
- Health Insurance
- Enrolment

Since these individual steps are contingent upon one another, it is best to take care of them in the following order:



At the onset of your studies

Essential documents – registration confirmation

Registration confirmation |

- international students need to register their place of residence with the registration office/ city administration
- after finding an accommodation - you have to report to the registration office

There is a small fee for the registration confirmation. This fee varies throughout Germany, but is usually between 5-8 Euros.

Documents needed:

- Passport
- Copy of your rental agreement (recommended - not absolutely necessary)

1 **Registration confirmation** | Bank Account | Health Insurance | Enrolment 4

At the onset of your studies
Essential documents – bank account

Bank account |

must have for cashless transactions

- required, e.g., to take out health insurance or to start a student job
- many German banks are offering bank accounts for students - free of charge



Documents needed

- Passport
- Confirmation of acceptance from your university
- Registration confirmation from the registration office

1 Registration confirmation | **Bank Account** | Health Insurance | Enrolment 4

At the onset of your studies
Essential documents – health insurance

Health insurance |

- health insurance is mandatory in Germany
- every student needs health insurance for the entire duration of their studies
- in order to be able to enroll, your university needs the electronic notification (M10) from your statutory health insurance provider

What do I have to bear in mind as a member within the EU or the European Economic Area (EEA)?

- no separate insurance in Germany necessary
- your european health insurance card (EHIC) is valid
- after we checked your insurance, TK will send the needed notification (M10) digitally to the university

please note: if you start working in Germany (even a Mini-job), you have to become member of a public health insurance!

1 Registration confirmation → Bank Account → **Health Insurance** → Immatrikulation 4

At the onset of your studies

Essential documents – health insurance

- Students from Non-EU-countries who want to study at a state university or at a state approved university must be insured in Germany.
- All social health insurance funds are available for students who are under 30 years old.
- One of the largest health care providers in Germany (which also insures the majority of students) is **Techniker Krankenkasse (TK)**.
- If you are beyond the above-mentioned age you need to get a private insurance
  - Public insurance is just with an individual examination possible - reduced student fee is not possible



1 Registration confirmation | Bank Account | **Health Insurance** | Enrolment 4

At the onset of your studies
Essential documents – health insurance

Documents needed to take out insurance from a social health insurance fund:

- Bank account (SEPA – direct debit mandate form)
- Passport photo
- Confirmation of enrolment (may be submitted at a later point in time)

Info:
Should you require additional information, or in case you like to take out insurance from TK, please do not hesitate to talk to me after the presentation.

At the onset of your studies
Essential documents – enrolment

Enrolment The actual registration (enrolment) for a university takes place at the site of study itself. You have to be in Germany on time for the start of the semester, because once you have missed the deadline for matriculation, it is no longer possible to enrol. Find out the deadline for enrolment. The deadlines differ from university to university.

Documents needed:

- Proof of social health insurance
- Confirmation of acceptance
- Deposit slip of tuition fees (if available)
- Passport photo
- Passport

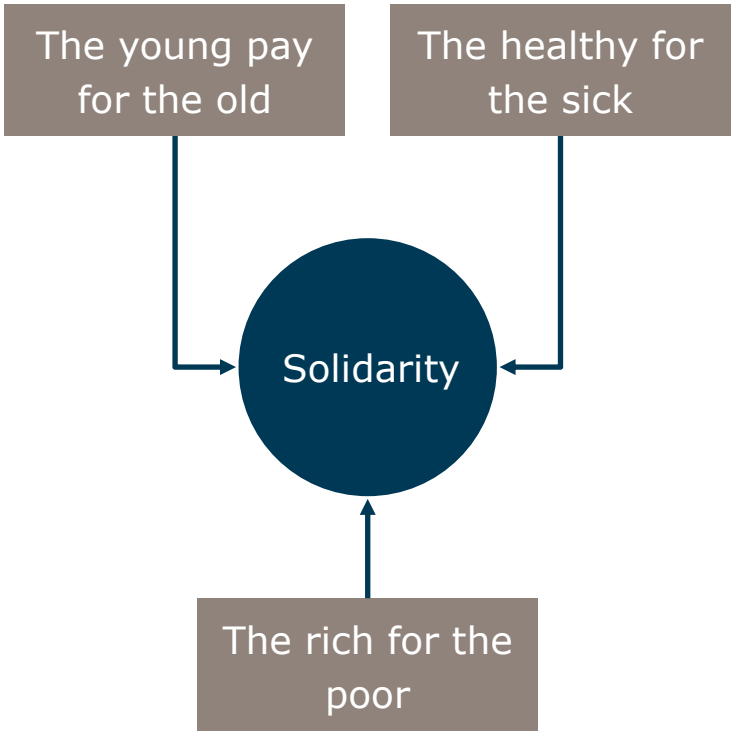
3.

The German health care system

The German health care system

The principle of solidarity

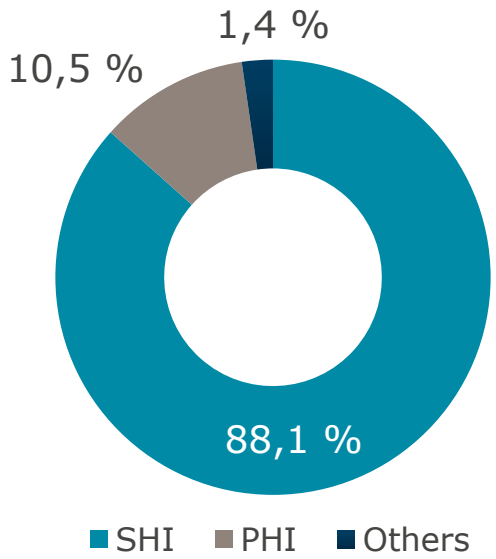
- The solidarity principle is the basis of social health insurance.
- The calculation of social insurance contributions for your health insurance cover is based on your individual financial situation and not on personal health risks or other factors.
- This is the most important and essential principle of social insurance in the event of illness:
  - The costs for all health risks that are obligatorily covered by the insurance are shared equally among all insured persons.



The German health care system

Social and private health insurance

What kind of insurance covers do Germans have?



Social Health Insurance (SHI)

- Within SHI, the principle of **solidarity** applies. All members are entitled to the same benefits, regardless of their income and of how much they pay in contributions.
- In this respect, TK operates cost-covering and does not make a profit.

Private Health Insurance (PHI)

- Customers insure their **personal risk taking individually**. This means the more you are prepared to pay, the better you are covered in an emergency.
- In this respect, the goal of PHI is to make a profit.

Source: Association of Health Insurance Funds / www.vdek.com 12/2021

The German health care system

The benefits of social health insurance

- Medical treatment
- Dental treatment
- Treatment in hospital and hospitalisation
- Sick pay
- Medicines, medical equipment, and other remedies
- Treatment at a health spa
- Important medical check-ups & courses in preventive care
- and much more…



The German health care system

Monthly contribution for TK-health insurance (2024)

	Monthly contributions
Students under 23 or with children	**120,34€**
Students over 23 without children	**125,21€**
After the age of 30:	
Contributions for voluntary insurance cover:	
For members with children:	**219,17 Euros monthly**
For members without children:	**226,24 Euros monthly**

The German health care system

The health card

- The electronic health card is issued to every member of a social health insurance fund.
- A passport photo clearly identifies the insuree. The card should always be carried.
- The health card is needed whenever you see a doctor or go to the hospital.
- **The fees are directly settled via the card.**



A federally mandated co-payment is required for a few services, such as:

- Medicines (5-10 Euros)
- Hospitalisation (10 Euros per day for a maximum of 28 days)

4.

Techniker Krankenkasse (TK)

Techniker Krankenkasse (TK)

TK‘s advantages over private health insurance funds

- Acceptance without medial examination
- Flexibility through additional cover
- Insured persons never have to pay in advance
- No exclusion or extra rates for example having chronic disease
- Direct billing through your health insurance card
- Switching to other SHI‘s and private health insurance funds is possible
- Children are insured at no additional cost

Techniker Krankenkasse (TK)

TK‘s strengths

We speak your language!

In addition to German, many of our employees also speak other languages, such as English, French, Italian, Spanish, Russian, Turkish, etc.

We understand you best!

TK has the largest number of academics and the highest market share in students.

We do our best!

Numerous institutions and organisations honour us every year, among them Focus Money – for the sixteenth time in succession, the magazine chose us as Germany‘s best health insurance fund.



Techniker Krankenkasse (TK)

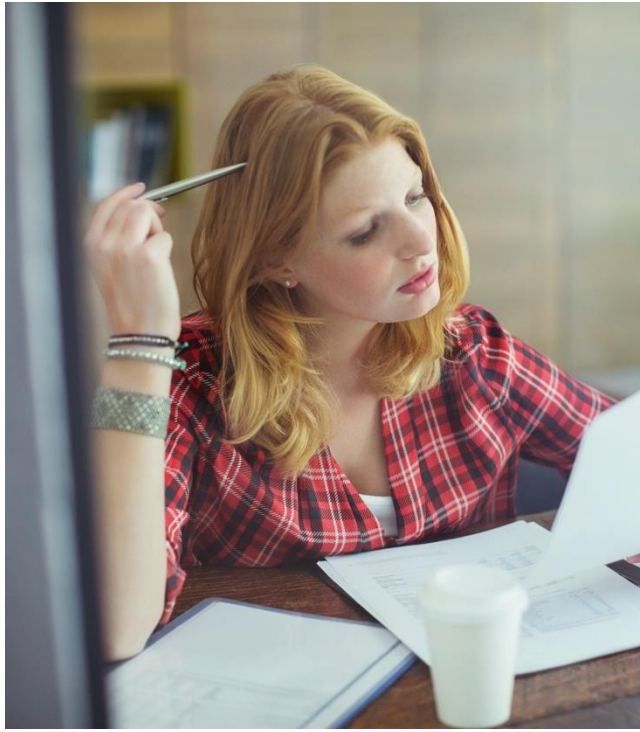
TK‘s strengths

Travel Vaccinations Going abroad on a private trip? TK pays for the vaccinations recommended for the country of your destination.

Examinations by a specialist in sports medicine Here, your heart, circulation, and musculoskeletal system are thoroughly examined by a specialist in sports medicine; and TK assists you with this.

HPV-Immunisation Immunisation against cervical cancer up to (and including) the age of 26.

Alternative Medicines TK covers the costs for homeopathic medicines, anthroposophy, and phytotherapy with up to 100 Euros per calendar year.



Techniker Krankenkasse (TK)

TK‘s strengths

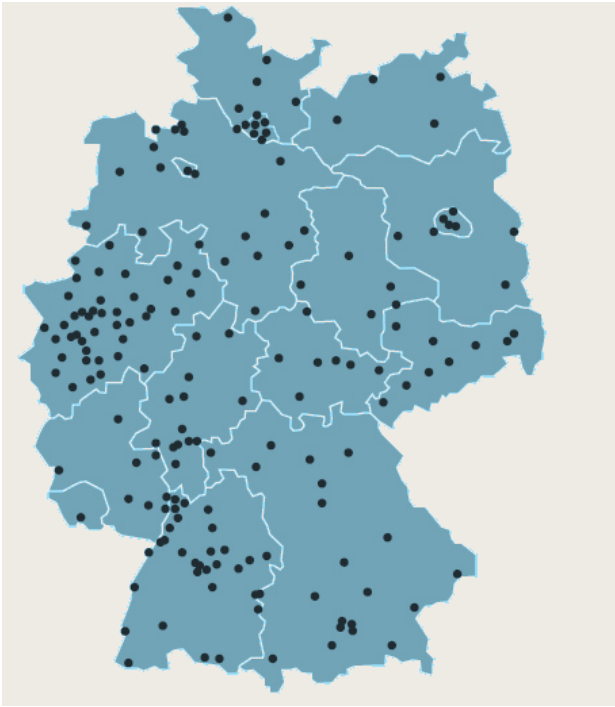
Your TK-ServiceTeam consultation around the clock by phone, 365 days a year.

Personal Consultation In about 190 offices throughout Germany, even in your home, if requested.

tk.de You will find numerous informations about our services and benefits. Also the exclusiv customer access „My TK“.

TK-MediCall One of about 100 specialists give advice on medical questions around the clock, 365 days a year.

TK-TravelMediCall You receive competent support with your travel preparations and at your destination via telephone or E-mail around the clock.



Techniker Krankenkasse (TK)

TK‘s strengths

TK-Welcome – Exclusiv service for international students

Not interested in bureaucracy? We will complete the paperwork for you.

What about your certificate of insurance? That is already filled in bevor you have even ask for it.

Further advantages of TK-Welcome:

- English-speaking customer assistance
- specialist doctors available for personal phone consultations
- additional information (e.g.: about English-speaking doctors near where you live in Germany

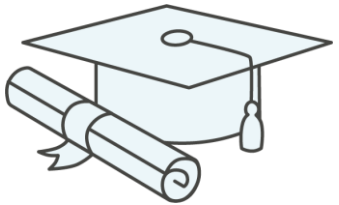


How do I become a member of TK ?

Membership application form

We submit a report electronically to your university

You are member of TK from the start of your studies



Membership application form

→Please use this QR-Code and fill in your personal data



→Become member HERE

And if you have more questions...

…we are here to help.

Nina Rörig
campus consultant
Techniker Krankenkasse
Tel. 0171 - 815 68 76
Nina.Roerig@tk.de