

Health insurance while you are studying

Techniker Krankenkasse is a social health insurance fund. It regards itself as a modern service provider and cares for the health of its insurees with a great deal of flexibility.

Compulsory insurance

If you come from an EU or EEA country and are already insured in your own country, you do not need to take out insurance in Germany. You can go straight to a doctor with your European Health Insurance Card (EHIC).

Note: this does not apply if you take up employment or become self-employed. In this situation, you must take out insurance in Germany (just like students who come from other countries).

Students from all other countries have to take out compulsory insurance cover unless they have not been exempted from insurance obligation and have equivalent insurance cover.

At the beginning of their studies, students must submit their certificate of insurance as well as the Notification to TK [Meldung an die TK] (two copies) to their university/college or university of applied sciences and arts/polytechnic [Fachhochschule] on matriculation. You can obtain this certificate from your local TK branch office. The university/college will then confirm your matriculation to TK.

Students who are older than 30 years of age or who have completed their 14th academic semester cannot be compulsorily insured in health insurance. TK will insure you as voluntary member in that case.

Contributions to compulsory insurance

Health and long-term care insurance belong together in Germany. In 2019, the TK contribution rate for students amounts to 92.29 euros per month. Members under the age of 23 or members with children will have to pay a monthly contribution of 90.66 euros.

The easiest approach would be to pay your contributions via direct debit mandate that you can revoke at any time. Otherwise, the contributions for the academic semester have to be paid in advance.

Doctors and hospital stays

You will receive the TK eHealth card at the beginning of your TK membership. If you go to see a doctor, you will be examined on presenting your electronic health card. Should it be necessary to go to hospital, the doctor will issue a prescription that you have to present at the hospital. The contracting parties of TK will then invoice their cost of medical examination directly with TK.

Outpatient medical and dental treatment

Outpatient treatments include preventive treatment, screening and treatment of illnesses. Insurees can usually see a doctor or dentist of their choice. This doctor must, however, be accredited for social health insurance funds. The majority of doctors is accredited, only a few are so-called "private physicians" ["Privatärzte"].

You have to present your TK eHealth card if you go to see a doctor or dentist for treatment; treatment costs are directly settled with TK. Your doctor will refer you to a medical specialist (e. g. a dermatologist or orthopaedic specialist) if special tests become necessary.

Medication

The doctor prescribes the medication necessary for treatment. The insuree has to make a co-payment to these medicines. Co-payment usually amounts to 10 per cent, 5 Euros at minimum and 10 Euros at maximum. Some medication is exempt from co-payment. The insuree receives these medicines on presenting the prescription at a pharmacy. Any possible co-payment has to be paid then.

The right choice

As a TK member you can be certain to get excellent medical care. In addition, you get outstanding benefits:

- free choice of accredited doctors and dentists
- free choice of and treatment in accredited hospitals
- (under certain conditions) direct payment of approved alternative medicine
- (under certain conditions) direct payment of travel vaccinations
- direct payment of regulated screenings for early detection
- funding of medical examination for sports
- health insurance cover is also valid for travels to other EU member states

The easiest way to become a member: