

**IMPORTANT**  
**information about**  
**health insurance**  
in Germany during your DIU studies

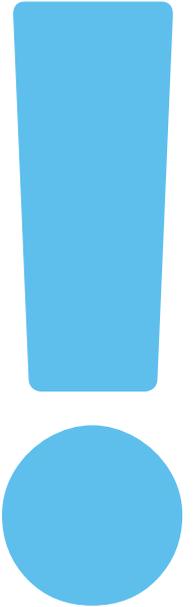


# Only students with sufficient health insurance will become DIU students!

This means that we only allow students to study if they are insured as follows:

Students up to 30 years: social health insured

Students over 30 years: private or social health insurance



## For all students § 5 paragraph 1 number 9 SGB V applies.

This means:

*"Students who are enrolled at state or state-recognised universities, regardless of whether they have their residence or habitual abode in Germany, are subject to compulsory insurance if they are not entitled to benefits in kind on the basis of supranational or international law until the end of the fourteenth semester or at the latest until they reach the age of thirty; Students who have completed the fourteenth semester of study or who have reached the age of thirty shall be subject to compulsory insurance only if the nature of their studies or their family and personal circumstances, in particular the acquisition of the conditions for admission to a second-chance educational establishment, justify them exceeding the age limit or spending a longer period of time studying the subject".*

# The German health care system

## Social and private health insurance

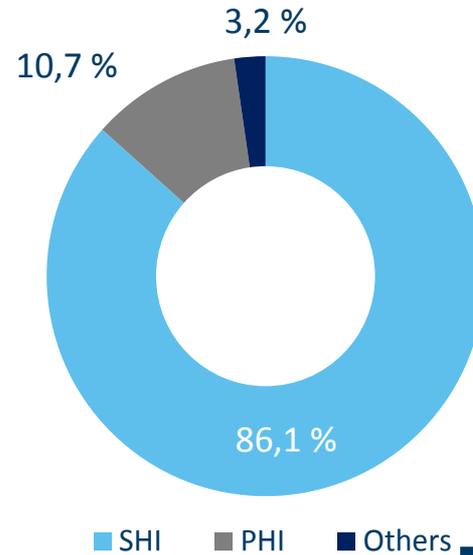
### Social Health Insurance (SHI)

- 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 goals of PHI are to make a profit.

What kind of insurance covers do Germans have?



# 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...

# DIU and Techniker Krankenkasse (TK)

## a long-term partnership

Of course you are free to choose which insurance you want to be insured with. Based on years of experience we recommend the Techniker Krankenkasse.

During your welcome interview we will gladly give you the information folder on our partner health insurance. You are welcome to fill in the documents directly with our help.

After you have completed the documents and provided them with a passport photo, we will send the documents to TK and a few days later you will receive your health insurance card.

# 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)

# Techniker Krankenkasse (TK)

## TK's strengths

### They speak your language!

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

### They understand you best!

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

### They are doing their best!

Numerous institutions and organisations honour Techniker Krankenkasse every year, among them Focus Money – for the twelfth time in succession, the magazine chose TK as Germany's best health insurance fund.



# Techniker Krankenkasse (TK)

## TK's strengths

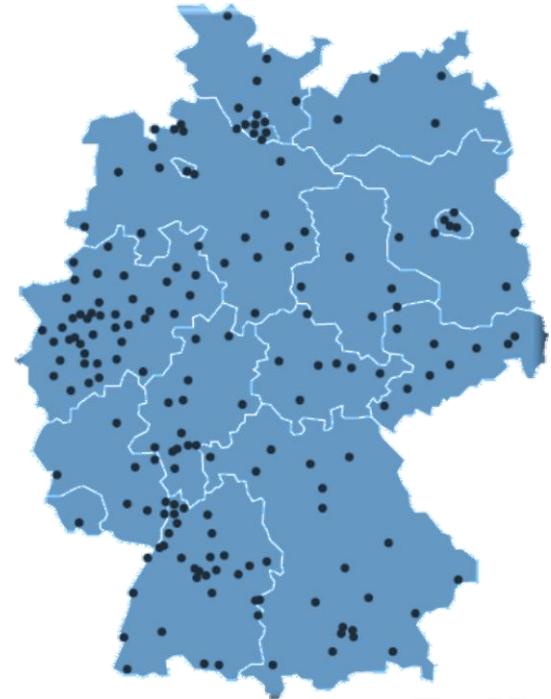
**Your TK-ServiceTeam** consultation around the clock by phone, 365 days a year.

**Personal Consultation** In about 200 offices throughout Germany, even in your home, if requested.

**tk.de** You will find numerous informations about their 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 preparations and at your destination via telephone or E-mail around the clock.



# Monthly contribution for TK-health insurance

(2018)

**For students with children:** 66,33 Euros health insurance

**For students under 23 years of age:** + 16,55 Euros long-term care insurance  
 + 5,84 Euros TK-specific amount  
**= 88,72 Euros monthly**

**For students without children:** 66,33 Euros health insurance  
 + 18,17 Euros long-term care insurance  
 + 5,84 Euro TK-specific amount  
**= 90,34 Euros monthly**

**After the age of 30 or past the 14th academic semester:**

The following contributions apply to graduating students for a maximum of one semester:

**For members with children:** 138,75 Euros monthly

**For members without children:** 141,29 Euros monthly

If you have further questions regarding your health insurance in Germany, please do not hesitate to contact us.

Lucas Giehl  
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