



Well prepared for your studies

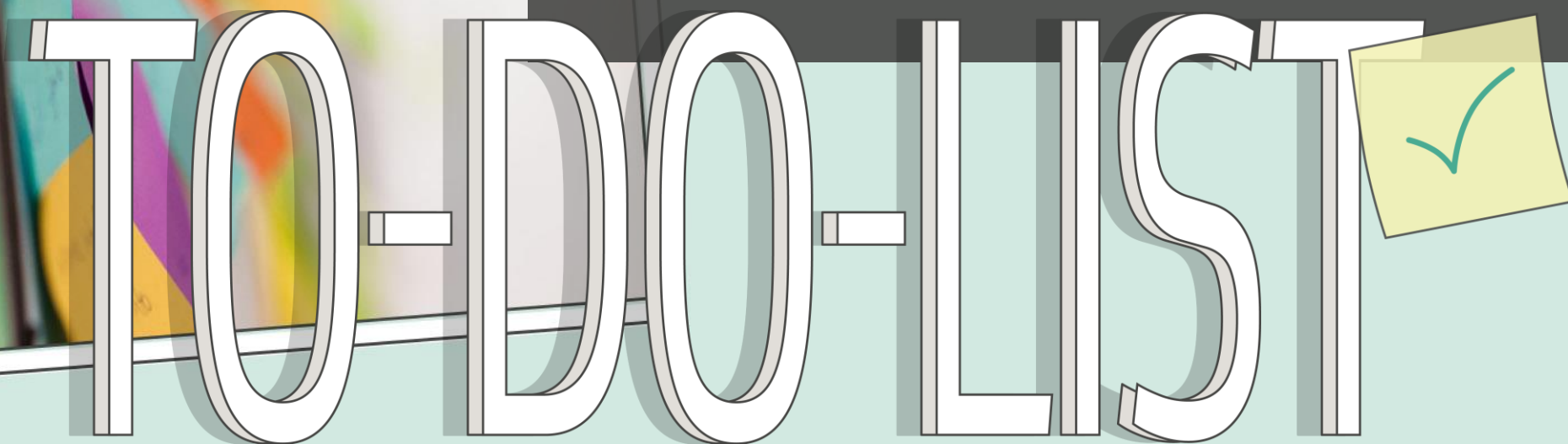
Health insurance in Germany –
Tipps, details and guidelines



1



Well prepared
at the start – my



TO-DO-LIST

Starting your studies

Three things you need to do before you start your studies:



- Admission of the university



- Get health insurance (M10)



- Set up a bank account



Health insurance cover is mandatory as a student in Germany. Regardless of how you are insured, you have to get in contact with a German statutory health insurance company (e.g., TK) to finalise enrolment.

We will confirm your insurance status to your university electronically – regardless of whether you are insured with TK or have private cover.

Students from the EU/EEA

or a country with which Germany has a
bilateral social security agreement

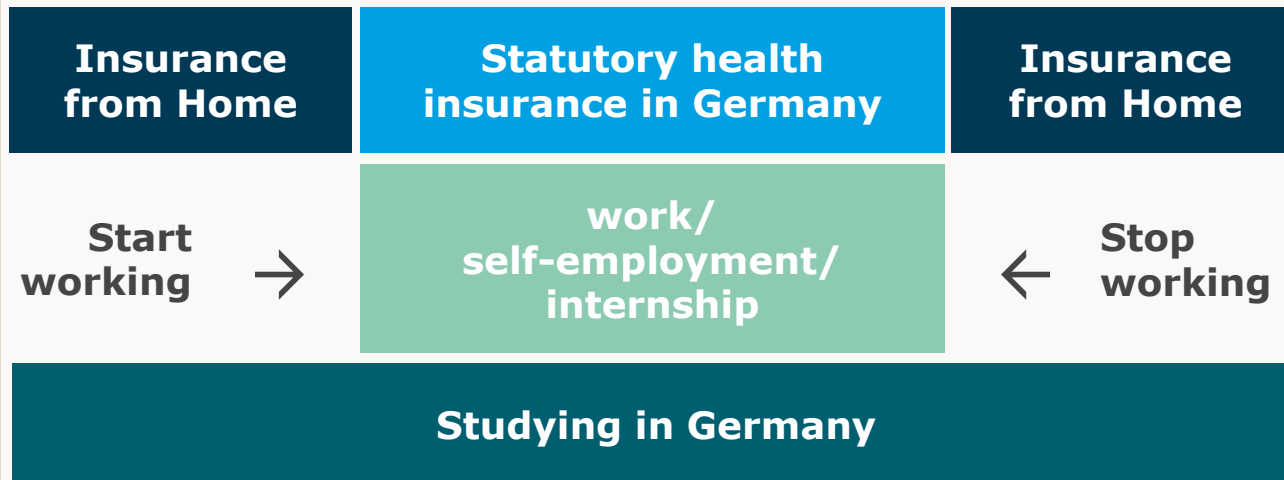
- You do not require additional health insurance in Germany. You are covered by your insurance in your home country.
- You may need to get health insurance cover in Germany if you take up employment as a student. This depends on what you earn and your home country.



Students from the EU/EEA

or a country with which Germany has a
bilateral social security agreement

Taking up employment



Please contact us if you
take up employment
in Germany during
your studies



What if I am not from the EU/EEA?

Students under 30: You must take out statutory health insurance for the duration of your studies in Germany. If you wish to take out private health insurance, you must be exempted from the compulsory insurance requirement.

Students over 30: In this case, you usually have to take out private health insurance.



Differences: statutory and private health insurance

Statutory health insurance

- Flat-rate contributions for comprehensive, legally regulated insurance cover and additional benefits
- The M10 notification is sent to the university immediately after applying for membership
- Medical treatments are billed directly via the health card - no advance payment required
- No health checks

Private health insurance

- Premiums and insurance cover depend on the selected benefits and services
- Medical treatments must be paid for in advance (cost reimbursement principle)
- Students under the age of 30 must first apply for an exemption to take out private health insurance cover.

Please note: Some tariffs do not offer sufficient insurance cover and therefore do not fulfil the requirements for exemption.

Scan me!

Get the necessary M10 notification
here if you have an EHIC or are
privately insured



The first step to health insurance cover

- Choose a health insurance provider. Our tip: TK!
- The quickest and easiest way to get health insurance: Become a member online!
- Extensive coverage for a below-average fee.
up to the age of 23: 141.16 EUR
over the age of 23 without children: 146.29 EUR
(reduced fee if you have children)

Become a member of TK:



... the next steps

The following documents are required to become a member of TK and get your eHealth card:



- Correct SEPA debit mandate



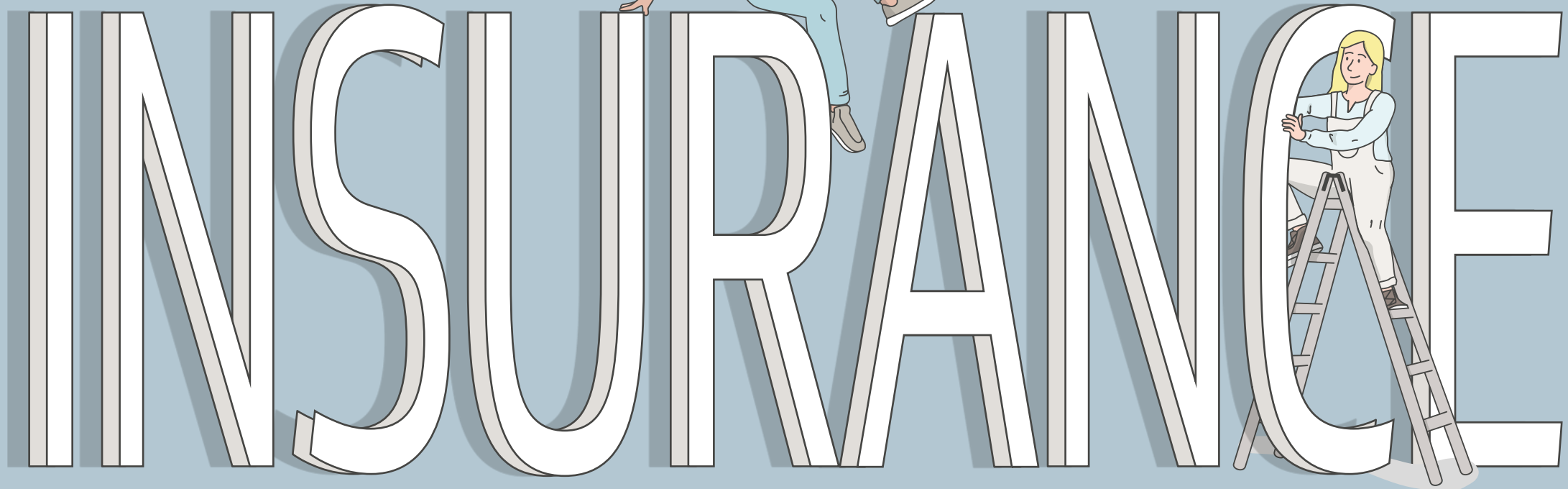
- German address for your health insurance



- passport photo



What you need to know about health

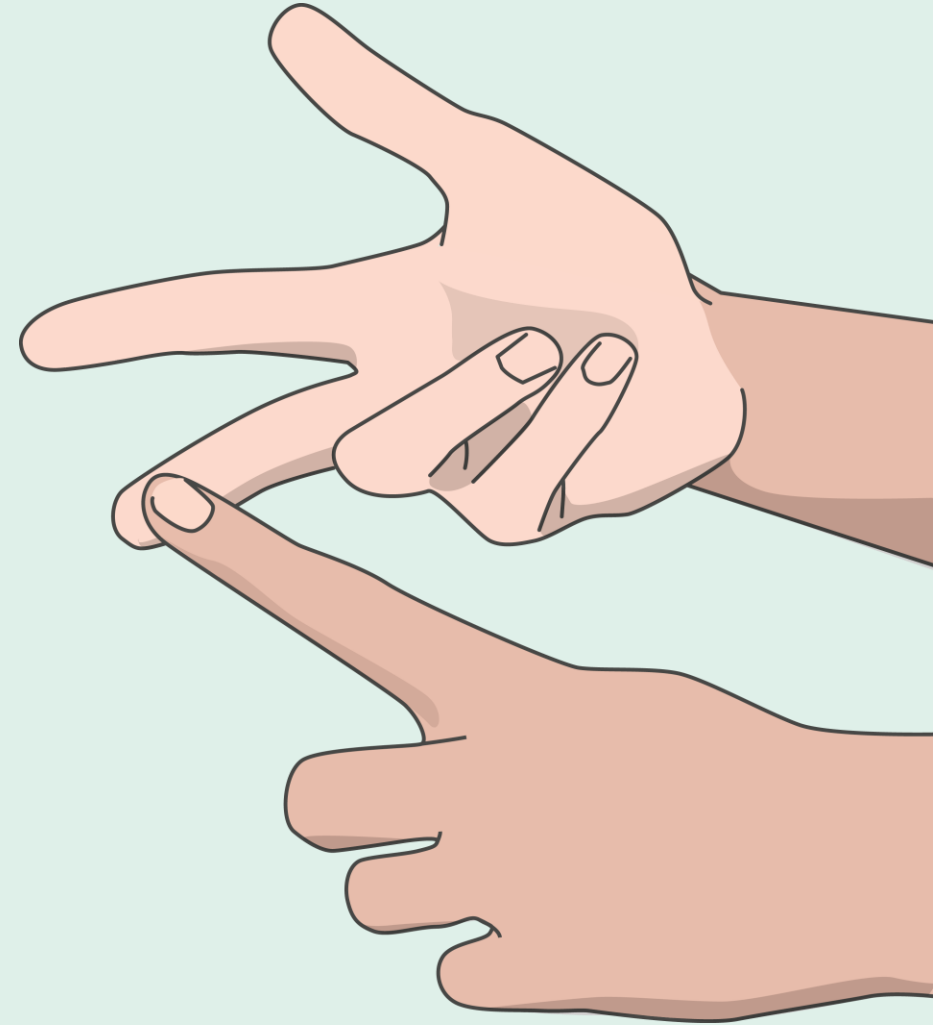


in Germany

Statutory health insurance benefits

The most important information at a glance

- Medical treatment
- Dental treatment
- Treatment and stays in hospital
- Sick pay
- Medicines, aids and remedies
- Rehabilitation
- Important check-ups and prevention courses
- And much more ...

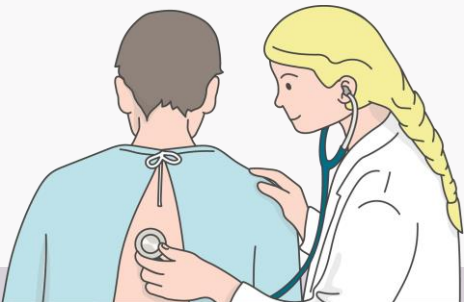


What to do in case of illness

General practitioner

usually the first point of contact

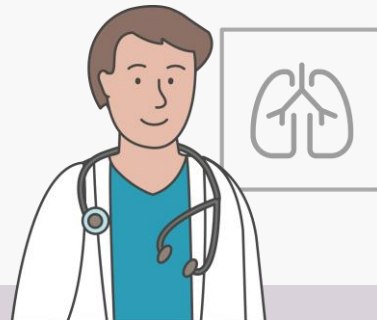
- acute illness
- inability to work



Specialist doctor

mostly the second point of contact

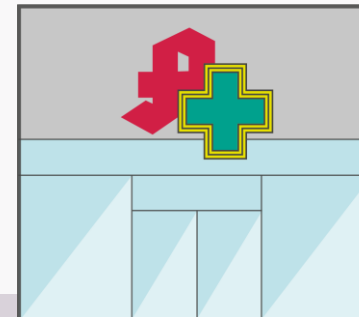
- specific diseases
- long-term illness



Pharmacy

buy medication

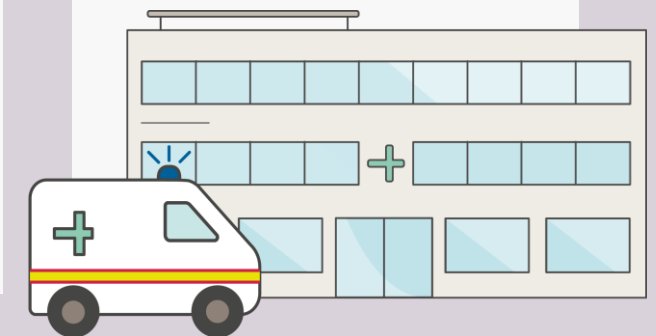
- to have a medical prescription filled
- over-the-counter medications



Hospital

emergency contact

- emergency medical care



How do I find a doctor near me?



- TK-DoctorGuide:
Search engine for medical specialists



Important numbers

for emergency medical care

- **110 | Police**
threat, danger, crime
- **112 | Fire Department, Emergency Medical Service**
accidents, fire, acute potentially even life-threatening emergency situations
- **116117 | Medical On-call Service**
You should only go to the hospital's emergency department or call the Emergency Medical Service if the situation is life-threatening or there is a risk of permanent injury. If you need to see a doctor in the evening, on weekends or public holidays, you should call the German medical on-call service.



The eHealth card

- Every insuree with a statutory health insurance fund receives an eHealth card.
- The card includes your photo so that it can be clearly assigned to you.
- Ideally you should always carry the eHealth card with you and present it to your doctor or at the hospital prior to treatment.
- Medical services are billed directly via the card.



As per German law co-payments have to be made certain services

- Medicines (you have to pay 10% percent of the dispensing price; this will not be less than 5 EUR and not more than 10 EUR)
- Hospitalisation (If you are treated in hospital, you have to pay a personal contribution of 10 EUR a day for up to 28 days each calendar year)

The benefits of TK membership

What makes us so special

- **Travel vaccinations:** If you are travelling abroad privately, TK will pay for the vaccinations recommended for your destination.
- **HPV vaccination:** TK covers the costs of vaccination against cervical cancer up to the age of 26.
- **Professional dental cleaning** (TK reimburses you 40 EUR of these costs once a year)





3.

What do I need to know when I start working in Germany?

Are you a employee or a working student?

working students

It does not matter how much you earn but

- You don't work more than 20 hours per week (except you work on weekend or in the semester holidays)

or

- You have a limited employment in your holidays
- you pay your contribution for the health insurance by yourself

employee

- you are not a student
- Your contribution for the health insurance will be paid from your salary

Your employer decides your status and informs your health insurance

Well prepared for the start of your career:

The payslip



Here you can calculate your contributions:

What are the contributions for employees

Important information regarding taxes in Germany:

Federal Government - Taxes

April 2025

This is an exemplary payslip/So sieht eine Gehaltsabrechnung aus:			
(1) Entgeltbescheinigung Februar 2024		Datum: 08.02.2024 Währung: Euro	
Bei Rückfragen: Frau Jutta Beispiel, Abteilung Personal		Geburtsdatum:	29.11.1988
		Eintritt:	01.08.2015
		Kostenstelle:	506000
		Tarifgruppe/-stufe:	A 05
		Wochenstunden:	37,50
Frau Maria Mustermann Beispielstraße 5 22222 Musterdorf		Urlaubskonto:	
		Rest Vorjahr:	0
		Anspr. akt. Jahr:	30
		Rest:	30
(2) Entgeltbestandteile		Monat	Jahressummen
Grundgehalt		3.985,46	
Vermögensbildender AG-Anteil		39,88	
(3) Bruttoentgelte			
Gesamtbrutto		4.025,34	8.050,68
Steuerbrutto		4.025,34	8.050,68
SV-Brutto KV/PV		4.025,34	8.050,68
SV-Brutto RV/AV		4.025,34	8.050,68
(4) Gesetzliche Abzüge			
Lohnsteuer		565,08	1.130,16
Krankenversicherung*		293,85	587,70
Zusatzbeitrag*		24,15	48,30
Rentenversicherung*		374,36	748,72
Arbeitslosenversicherung*		52,33	104,66
Pflegeversicherung*		92,58	185,16
(5) Gesetzliches Netto		2.622,99	
Sonstige Be-/Abzüge			
Vermögensbildung Bausparen		39,88	79,76
Überweisungen			
Überweisung		2.583,11	
10020000 Muster-Bank Privat- und Geschäftskunden			
Vermögensbildung-Überweisung		39,88	
50000010 Muster-Bank Bauspar AG, VL, Nr. 20202020			
Beanstandungen bitte bis zum 20. des Monats melden.			
(6) Steuerklasse/Kinder 1/0	KV-Satz	7,30	%*
(7) Kirchensteuer	Zusatzbeitrag	0,60	%*
Steuer-/SV-Tage: 30/30	RV-Satz	9,30	%*
SV-Kennzeichen: 1111	AV-Satz	1,30	%*
Krankenkasse: Techniker Krankenkasse	PV-Satz	2,30	%*



What documents do you need

Your employer needs

1. Sozialversicherungsausweis (Social Insurance Card) which includes your social security number
2. Certification of enrollment
3. Visa documents
4. Name of your public health insurance (if you have a private or european insurance you can name any health insurance - best would be this insurance company that send your digital conformation to your univeristy)

Sozialversicherungsausweis / Social security card

If you have a German public health insurance - they will apply for the Sozialversicherungsausweis for you

If you have a private health insurance - you need to apply by yourself at the German pension insurance

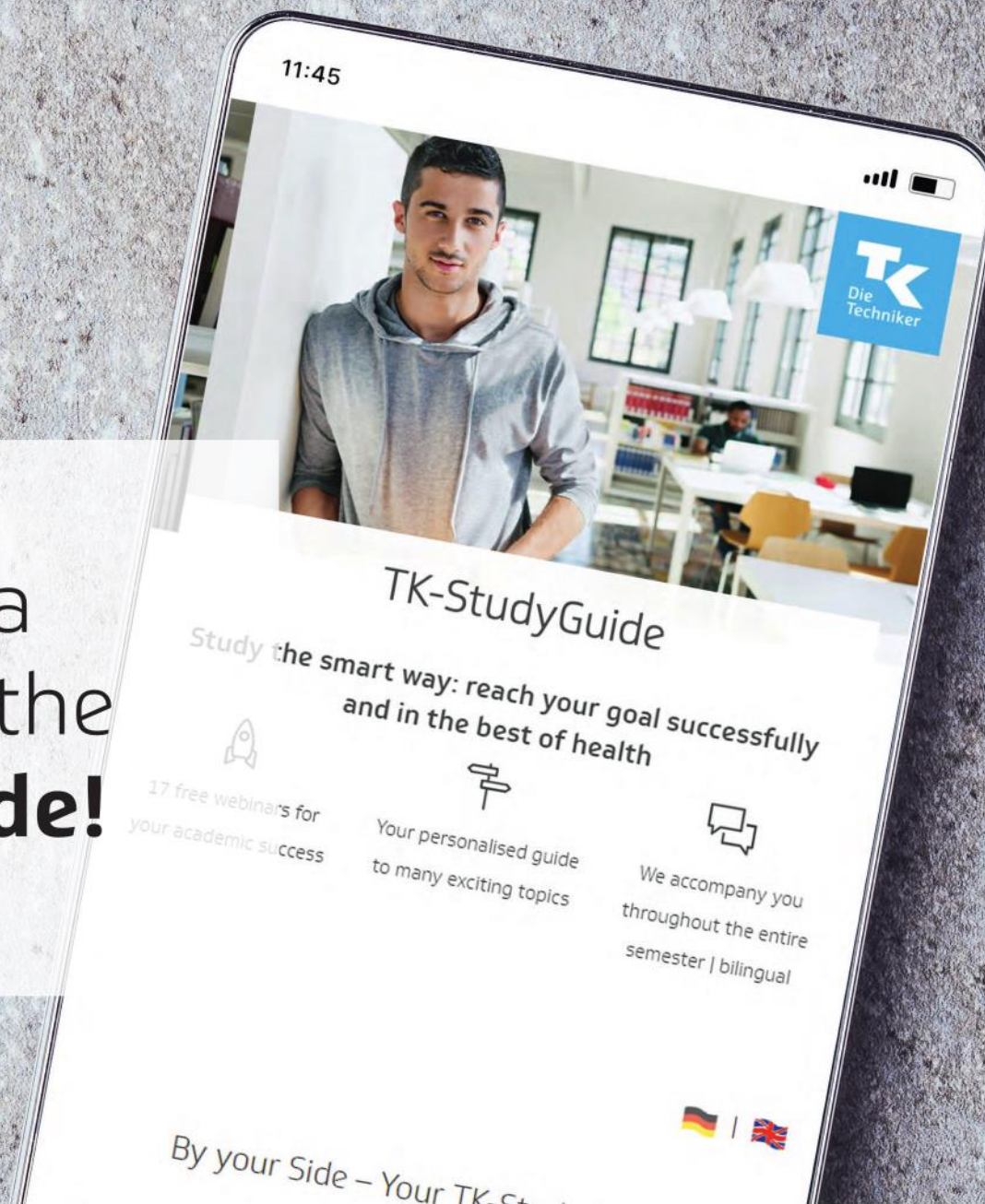
Here you can find the office in your city:

[Offices pension insurance](#)



4

Student life's a breeze – with the **TK-StudyGuide!**



TK
Die
Techniker



Information Overload – Media Use in the Age of Social Media

 07.04.2026

 4.00 PM to 5.30 PM

 Webinar

[Details & Registration >](#)



Perfectly Imperfect: Managing Perfectionism

 14.04.2026

 4.00 PM to 5.30 PM

 Webinar

[Details & Registration >](#)



Happy Belly Guide – Your Path to a Vital Intestinal Health

 21.04.2026

 4.00 PM to 5.30 PM

 Webinar

[Details & Registration >](#)



Studying and Living in Germany – Intercultural Communication

 28.04.2026

 7.00 PM to 8.30 PM

 Webinar

[Details & Registration >](#)

TK-StudyGuide 2026



If you have any further
questions...
... I am happy to assist

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