

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 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 a paid employment or a self-employed activity. We will then find out on your behalf about the options of your further insurance cover.

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.

In any case, your university requires a certificate of insurance. This certificate can be submitted to the university in various forms:

If your university participates in the electronic notification procedure introduced in 2021, TK will prepare a notification which is sent directly to the university via data transmission. This can take up to 24 hours. If we are not able to send data to the university, we will send you the certificate. Please submit the certificate to the university.

Students who are older than 30 years of age 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 2023, the TK contribution rate for students amounts to 120.34 euros per month. Members under the age of 23 or members with children will have to pay a monthly contribution of 117.50 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 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". 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, hospitals and dentists
- (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 is to contact your campus consultant.

➤ You can find me every last Wednesday of the month during the lecture period in C10/ ZG.06 from 2-3 p.m. or every 2nd Wednesday in the Mensa Schöfferstrasse starting at 11 a.m.

I will gladly advise you:

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