

# Health insurance as a student

You have to be insured under a health insurance scheme as a student – either as a dependant covered by dependants' insurance or by taking out your own health insurance as a student.

**An important note:** You need an insurance certificate to register at or change your university/college or if you have joined us as a new TK member.

This can be downloaded quickly and easily. You will find the confirmation either in your online branch "Meine TK" ["My TK"] or in the TK-App.

## Dependants' insurance during your degree programme

As a student, you can remain insured with your parents without contributing until your 25th birthday. Important: your monthly income must not exceed 470 EUR (or 450 EUR for a mini-job).

## When can dependants' insurance be extended?

Did you start your degree programme later or were they interrupted for voluntary military service, Bundesfreiwilligendienst [federal voluntary service] or any other voluntary service (e.g. for a voluntary social year)? Then you can extend dependants' insurance cover with your parents for the time that your service lasted – maximum 1 year longer.

Are you married? In that case you can be covered by the non-contributory dependants' insurance of your married partner<sup>1</sup>.

## Your own health insurance

After your dependants' insurance has expired, we will be happy to continue insuring you with us at the student contribution rate if you can prove the following conditions to us:

- You are registered at a state or state recognised university/college.
- You are not self-employed full-time.
- You do not have health insurance elsewhere – e.g. as an employee or unemployment benefit recipient.

Exception: Do you participate in a Studienkolleg [preparatory course for university] or a preliminary language course for your degree programme? Are you registered in a study programme by distance learning in Germany and have your residence or habitual

<sup>1</sup> This also applies to civil partnerships pursuant to the Lebenspartnerschaftsgesetz [German Civil Partnership Act]

residence abroad? Are you a visiting student? Then you cannot take out student insurance cover.

If you previously had dependants' insurance cover with another health insurance fund, you can change to us very easily: apply at the latest 2 weeks after your non-contributory dependants' insurance has expired. Even if you are already a member of another insurance fund, you can of course change to us.

Were you privately insured until now? You also have to have student health insurance cover when you start your degree programme. However, you can be exempt from the compulsory insurance at the start of your degree programme.

## Contributions for students who are subject to compulsory insurance

<b>Health insurance</b>	76.85 EUR a month
<b>Additional contribution</b>	9.02 EUR a month
<b>Long-term care insurance</b>	22.94 EUR a month
For those over 23 without children	25.57 EUR a month

You pay from the age of 23 an additional contribution of 0.35 per cent for long-term care insurance as long as you have no children.

Tip: If you receive BAföG, i.e. training assistance pursuant to the Bundesausbildungsförderungsgesetz [German Federal Training Assistance Act], you can receive a contribution supplement from the BAföG office. You can find the certificate you require at **tk.de**. Just log in to "Meine TK" ["My TK"] and print out.

## How do you pay your contributions?

The easiest way is to set up a **Direct Debit Mandate** with us. We then deduct your contributions monthly. Otherwise, you have to pay all of the contributions for the whole semester in advance.

## When does compulsory insurance end?

Compulsory insurance for students ends when you complete your studies or deregister – i.e. at the end of the relevant semester. It ends at the latest with the semester when you turn 30 years old.

There are, however, also exceptions, where we check whether you can still remain insured with us in compul-



ory student insurance: if you e.g. were ill for a long period or had a child you had to care for. This also applies, e.g. if you acquired the entry conditions for your degree programme through second chance and further education. Please contact us in such exceptional cases.

### **Working alongside my degree programme – How can I remain insured as a student?**

Important: you are principally dedicated to your degree programme. Your paid employment therefore remains a minor point in comparison to your degree programme. In that case, you continue to pay your health and long-term care insurance contributions as a student.

Consequently, income from that employment is not subject to additional contributions to health, long-term care or unemployment insurance. This applies to the following employments:

**Mini-job:** You are allowed to earn up to 450 EUR – regardless of the number of hours you work.

**Short-term employment:** The job is limited at the outset to a maximum of 3 months (70 working days).

**Working students:** It does not matter how much you earn, as long as you do not work more than 20 hours per week.

If the 20-hour week limit is exceeded through weekend employment, evening or night hours or during holidays (semester holidays), the following must be taken into consideration:

- you have a limited employment relationship and
- you do not work for more than a total of 26 weeks with a working week of more than 20 hours in a year.

We then count back 1 year from the expected end of the employment and allow for all employments where the weekly working time is more than 20 hours.

Do you have several jobs? Then we will total them to check whether you are allowed to take out student insurance cover.

### **What about pension insurance?**

Good to know: Exemption from pension insurance only applies as part of a **short-term employment**.

### **What about sideline self-employment?**

This also applies here: **Your degree programme must take priority** and your self-employment must be of secondary importance. In case your employment only partly fulfils these criteria, we are happy to advise you about your further insurance cover.

### **Dependants' insurance – income thresholds**

You have to insure yourself if your regular monthly total income exceeds 470 EUR. The threshold for a mini-job is 450 EUR.

Total income includes, for example:

- gross pay from employment
- income from self-employment
- pensions
- income from letting and leasing
- income from capital assets

If that income limit is exceeded unpredictably and for less than 3 months per calendar year (e.g. a stand-in for an ill colleague), you can continue to be covered by non-contributory dependants' insurance. However, dependants' insurance ends immediately if you are already sure when starting your employment that this will be the case.

You then usually have to pay your contributions to health insurance yourself.

### **What happens after the end of compulsory insurance?**

You can take out voluntary insurance cover with us as a student after your compulsory insurance expires. The amount of the contribution depends on your income. The contribution to health insurance totals at least 166.69 EUR a month (including the TK-specific additional contribution of 13.16 EUR). The minimum contribution to long-term care insurance is 33.45 EUR a month, for insurees from the age of 23 without children it amounts to 37.29 EUR a month.

### **Important information for international students**

If you are a student from an EU member state, an EEA state, Switzerland or a country Germany has entered into a bilateral social security agreement with, your insurance cover in your home country remains in effect. With your European health insurance card (EHIC), your Global Health Insurance Card (GHIC) or your certificate of entitlement you can directly see a doctor in Germany.

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.

### **Find out more:**

There is more information on health insurance during your degree programme at [tk.de, search code 2004990](https://tk.de/search/code/2004990)<sup>2</sup>.

<sup>2</sup> We regret, but this information is currently only available in German.