

Health insurance while you are studying

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

We will send you the confirmation of your TK insurance cover. You need that confirmation for registration at university/college or in case of a change of university/college. The university/college needs this confirmation if TK is your new health insurance provider.

Dependants' insurance during your course of studies

You can continue to be covered by your parents' non-contributory insurance until you become 25 years of age. Important: Your monthly income may not exceed 415.00 Euro (in case of a mini-job 450.00 Euro).

Dependants' insurance cover beyond the age of 25

Did you commence your studies at a later age or did you interrupt it because you did voluntary military service, federal voluntary service, or another voluntary service (for example a voluntary social year)? Your insurance cover as a dependant can be extended for the duration of that service – but for no longer than one year.

You can also be covered by the dependants' insurance of your spouse or civil partner pursuant to the German Civil Partnership Act.

Your personal health insurance

We would be pleased to continue to insure you with us as a student after the expiry of your dependants' cover if you give proof of the following requirements:

- You are registered at a state or state accredited university/college.
- You are **not** full time self-employed.
- You have no other health insurance cover – for example as employee or as recipient of unemployment benefits.

Participants in preparatory courses for studies and guest auditors are not considered to be students.

It is easy to switch to TK if you were covered by dependants' insurance with another health insurance fund before: Simply submit your application for membership by the end of two weeks after the end of dependants' insurance.

Of course, you can also switch to TK if you are covered by another health insurance fund.

Did you have private health insurance cover until now? You have to take out insurance cover as a student with the commencement of your course of studies. You can be exempt from insurance obligation at the beginning of your course of studies.

Contributions for students subject to compulsory insurance

Health insurance	72.82 Euro a month
including additional contribution	6.49 Euro a month
Long-term care insurance	15.25 Euro a month
Long-term care insurance 23 years and over and without child	16.87 Euro a month

You have to pay an additional contribution of 0.25 percent from 23 years of age unless you have a child.

A hint: If you receive BAföG (a loan pursuant to the Federal Training Assistance Act), you can be granted an allowance from the BAföG office.

Payment of your contributions

This can most easily be done by setting up a Direct Debit Mandate with us, which you can cancel at any time. In that case, we will debit your contributions from your account on a monthly basis. Otherwise, you have to pay the contributions for the entire semester in advance.

End of compulsory insurance

Compulsory insurance for students ends with the completion of your course of studies if you deregister or if you finish your 14th academic semester, i.e. with the end of that semester. Compulsory insurance ends with the semester you turn 30 years old at the latest.

We will check a possible prolongation of your student insurance cover in the case of some exceptions such as a long-lasting illness or getting a child you had to take care of. This also applies, for instance, if you got the admission requirements for your course of studies in second-chance education. Please contact us in case of such an exception.

Important information for students from abroad

Students from EU countries, who are already insured in their home country, do not have to take out insurance in Germany. You can directly see the doctor with your European Health Insurance Card. Students from other countries have to take out health insurance in Germany.

Student insurance cover while working alongside your studies

Important: Your focus is on your course of studies. Your paid employment is of secondary importance compared to your course of studies. In that case, you continue to pay your contributions to health and long-term care insurance as a student.

Income from that employment is not subject to additional contributions to health, long-term care or unemployment insurance.

Mini-job: Your income may not exceed 450.00 Euro no matter how many hours you work.

Short-term employment: The employment is limited to three months (70 working days) at the most.

Working students: It does not matter how much you earn as long as you observe the **20 hours rule**:

- You do not work more than 20 hours a week during term time. You can work full-time during semester vacation.
- You may work more than 20 hours a week if you work mainly in the evening, at night or on weekends as long as your focus is on your course of studies.

Do you have several jobs? We will then add them up to check whether you may take out student insurance cover.

Pension insurance

Good to know: You can only be exempted from pension insurance within the scope of a short-term employment.

Sideline self-employment

The same applies here: Your focus is on your course of studies and your self-employment is of secondary importance. In case your work only fulfils part of these criteria, we would like to be of assistance.

Dependants' insurance: income limits

You have to take out your personal insurance if your regular monthly income exceeds 415.00 Euro. The income limit in case of a mini-job amounts to 450.00 Euro. Total income includes for example:

- Gross income from employment
- Income from self-employment
- Pensions
- Income from letting and leasing
- Capital gain

Your dependants' insurance ends if you exceed the income limit for more than three months within one year. Dependants' insurance is terminated immediately if the exceeding of the income limit is already known at the beginning of an employment. You usually have to pay your contributions to health insurance yourself in that case.

End of compulsory insurance

You can take out insurance cover on favourable terms for another six months after the end of compulsory insurance. That means that you do not have to pay the full contribution for voluntary insurance but a reduced contribution. As of January 2016, you pay 108.64 Euro a month to health insurance (including our additional contribution of 9.68 Euro). You pay 25.18 Euro to long-term care insurance or 22.76 Euro if you are parent to a child or if you are younger than 23 years of age.

Requirement: You continue to be registered at university/college and your monthly income does not exceed 968.33 Euro a month.

Our service for you

On the web: Our information page www.pointer.de offers all information interesting for students. Just visit!

Learn more:

Go to www.tk.de, **website code 345568***, for more info on health insurance during the course of studies.

Just give us a call. Our colleagues are pleased to give assistance on 040 - 85 50 60 79 (Monday to Thursday 8 a.m. to 6 p.m. and Friday 8 a.m. to 4 p.m.).

*We regret, but this information is currently only available in German.