



Techniker Krankenkasse

# Health Insurance While You Are Studying

As a student, you must present your insurance certificate at the state-accredited university or college on matriculation at the beginning of your studies, or if you change your health insurer or university/college. You can obtain this certificate from your local TK branch office. The university/college will then automatically confirm your matriculation to TK.

## As Student Still Insured with Your Family

Up to your 25<sup>th</sup> birthday, you can be insured free of contributions with your parents if your total regular monthly income does not exceed EUR 385. For further information please refer to page 2.

If you have done basic military service or community service which means that your studies were hence interrupted or delayed, you will remain insured for this additional period. Other statutory services such as voluntary service overseas may, under certain conditions, also extend the period of insurance cover with your family.

Furthermore, non-contributory dependants' co-insurance may also be covered by the spouse or life partner as stipulated in the Lebenspartnerschaftsgesetz [German Civil Partnership Act].

## At the Age of 25 You Have the Choice

As a student, you can, of course, choose to stay insured with TK after your co-insurance cover has expired. The only requirements are that you may not work full-time self-employed. You also may not be insured with another health insurance fund, e. g. as an employee or because you are receiving unemployment benefits. TK must have this information available in writing.

If you were co-insured with a different social health insurance fund, changing to TK is easy: simply submit an application within two weeks.

Students who already hold compulsory or voluntary insurance with another social health insurance fund can also switch to TK.

## Contributions

The contribution for students towards health insurance and long-term care insurance is fixed by law. The rates amount to EUR 64.77 per month for health insurance and EUR 12.24 per month for long-term care insurance throughout Germany. Students receiving Bafög (Bundesausbildungsförderungsgesetz) [Federal Law Providing for Student Scholarship and Loan] can be granted an allowance to cover the contributions. Members above the age of 23 without children pay a higher contribution to long-term care insurance: EUR 13.73.

Please remember to pay your contributions for the semester in advance. The easiest way to pay is by direct

debit authorisation, which you can revoke any time. In that case, payment on a monthly basis is possible.

## End of Compulsory Insurance

Compulsory insurance normally ends when you complete your studies, at the end of your 14<sup>th</sup> semester, or in the semester in which you turn 30. Exceptions are, however, possible, if an extension is justified for family or other personal reasons, or due to the nature of the vocational training concerned. Examples include illness, the birth of a child and its subsequent care, or obtaining the university/college entrance requirements in second chance education. In case of such an exception please contact your local TK branch office.

In case the requirements are met, you can maintain your insurance cover as voluntary member after the end of compulsory insurance. You only have to submit a corresponding written statement.

## Important for International Students

Students from EU countries, who are already insured in their home country, do not have to be insured in Germany. You can directly go to see the doctor with your European health insurance card.

Students from other countries must be insured in Germany.

## Earning Money while Studying

In case you are employed as a so-called working student during your studies, you do not need to pay contributions to health, long-term, and unemployment insurances. This is also applicable for part-time self-employment.

## What Is a Working Student?

Working students are those students who are matriculated as registered students at a university/college or a professional school/technical school and are, at the same time, in paid employment.

A regular student, i. e. a student working 20 hours/week at maximum, is a student matriculated at a national or international university/college or Fachhochschule [university of applied sciences and arts/polytechnic]. Persons who study at a state professional school/technical school or other educational institutions (such as Techniker- und Meisterschulen [schools for technicians or craftspeople]) are also considered to be regular students. The duration of study is the period between matriculation and leaving university or the final exams leading to qualification.

Postgraduate and doctoral students are not considered to be working students, since their study is only aiming at getting an academic degree.

## Full-time Study

A full-time study is required to be exempted from insurance and contribution payment. Students of the Distance University of Hagen have to additionally prove that they are enrolled on a full-time study. Participants in preparatory courses for studies and guest auditors are not considered to be students.

### Requirements

The study must be in the student's focus of performance (time as well as work) and employment of secondary importance. Regardless of the amount of payment, this principle is achieved

- if the student does not work more than 20 hours/week during the term. During semester vacation full employment is possible.
- in case the student works more than 20 hours/week, he must predominantly work during the evening, at night, or on weekends. However, employment must be of secondary importance as compared to the study.
- if the student works more than 20 hours/week but limited for two months/year.

In case a student has several occupations the hours worked are added to assess exemption from insurance.

### Interruption to Studies

An employment while taking a temporary break from your studies, for instance to take an academic leave of absence, is not considered to be an appointment during your studies. Hence, the regulation for working students is not applicable in these cases.

### Exemption from Pension Insurance

You can only be exempted from pension insurance in case of a marginal employment, i. e.

- your monthly salary does not exceed EUR 450 (a so-called mini-job) or
- your employment is limited to two months or 50 working days at maximum per year.

In case you are employed in a so-called mini-job, the employer usually pays lump-sum contributions into pension insurance for you.

## Part-time Self-employment

The same requirements as with working students are applicable; i. e. work must be of secondary importance. You may not, for instance, employ any persons liable to insurance.

In case your work only fulfils part of these criteria we will be happy to advise you.

### Dependants' Co-insurance: Note the Income Limits

An existing dependants' co-insurance may cease to exist depending on the income level.

Those persons having a regular total monthly income of EUR 385 can no longer be co-insured. For people with a marginal income, i. e. a so-called mini-job, the limit is EUR 450. The total income includes income from employment or self-employment as well as pensions, rental income, and capital income.

Dependants' co-insurance is terminated if the income limit is exceeded for over two months. As a student you will then usually become a contributor yourself.

### Further Information for Students

Note: For interesting information on topics such as university, flat-hunting, fitness, health, art, culture, and many more visit [www.unikosmos.de](http://www.unikosmos.de). You will also find interesting facts on vocational training and further education on [www.study-plus.de](http://www.study-plus.de).

Are you already familiar with the plan StarterPlus of our exclusive co-operation partner ENVIVAS Krankenversicherung? This plan offers you world-wide insurance when you are on holiday, treatment by senior consultants and twin bedrooms as well as grants for vision aids and dental prostheses ([www.ENIVIVAS.de](http://www.ENIVIVAS.de)).

In case of any queries please do not hesitate to contact your local TK branch. We will be happy to advise you. Just use the search button on [www.tk.de](http://www.tk.de) to find your local TK branch.