



Dear future student,

It is mandatory for all students to have **German health insurance**.

- ✓ **We CANNOT enrol you without a German health insurance confirmation.**
 - If you don't hand in your health insurance documents early (best: 6 weeks) before the semester start (01.10. winter semester/ 01.04. summer semester), we cannot guarantee to get your semester ticket (free public transport) in time.
- ✓ There are several **statutory health insurance companies** in Germany, and it is your choice where you become a member.
- ✓ We are glad to let you know that we have trusted partners at *BARMER health insurance* and also at *Techniker health insurance*.
 - If you want to choose **BARMER** please contact Patrice.Bothe@barmer.de
 - If you want to choose **TK**, please contact Marcus.suhr@tk.de
 - Either way please email them the following:
 - **A copy of your passport**
 - **Your German address** (if possible)
 - **Name of study course**
 - **Name of the university location** (SRH Hamm, SRH Leverkusen or SRH Münster)
 - **Your matriculation number**
- ✓ **You find attached both the empty TK and BARMER registration form. The BARMER attachment includes a first step guide as well.**

**Please choose either TK or BARMER.
It is important that you fill in both pages of the respective registration form!**

All-inclusive services: EXPATRIO and ALLYWAYS

- ✓ An easy way to obtain all the necessary visa documents within a few days are service providers such as [AllyWays](#) (BARMER's partner and [Expatrio](#) (TK's partner).
- ✓ Both provide an all-inclusive package with German health insurance and blocked account as well as free travel insurance.
- ✗ For a **blocked account**, we haven't had the best experiences with Coracle and Instarem.
- ✓ We had good experiences with Deutsche Bank and Sparkasse.



PRIVATE HEALTH INSURANCES

- If you wish, you can also choose a private health insurance, although **we do not recommend it**. Your chosen private health insurance needs to be checked by a statutory health insurance company (e.g. BARMER or TK) if it is sufficient for student health insurance requirements. The statutory health insurance company will then hand out an exemption from the statutory health insurance for students ("Befreiung von der KVdS") to you. Please hand that exemption and the documents from the private health insurance in at the student service.
- Please note, that your private health insurance needs to include the following services to get fully accepted.
 - ✓ No benefit restrictions in terms of a maximum reimbursement of expenses
 - ✓ General treatment of alcohol-, drug- or other addiction diseases and resulting treatments like rehab and detoxification
 - ✓ Treatment of long-term diseases (e.g. HIV, MS, cancer) that occurred before the start of the health insurance



Do you have any further questions or doubts regarding Health insurance?
Please contact our student service: Studierendenservice.hsnrw@srh.de

Techniker Krankenkasse
20901 Hamburg

First name, surname

Date of birth: DDMMYYYY

SEPA Direct Debit Mandate

Creditor -ID: **DE51TK10000031158**

Mandate reference number: to be submitted at a later date

By signing this mandate form, you authorise Techniker Krankenkasse to send instructions to your bank to debit your account. At the same time you authorise your bank to debit your account in accordance with the instructions from Techniker Krankenkasse. Please complete all the fields below.

Note: As part of your rights, you are entitled to a refund from your bank under the conditions of your agreement with your bank. A refund must be claimed within eight weeks starting from the date on which your account was debited. You also agree to inform Techniker Krankenkasse when your mandate ends.

Techniker Krankenkasse will debit the account indicated below for payment of the following: Contributions

IBAN

If you do not have a German bank account, please also enter the following data:

BIC

Name of bank

Begin direct debit

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Month Year

I am the account holder. Yes No, the account holder is:

First name, surname

Street, house no.

Post code

City

City

Day Month Year

Signature of account holder

We require your personal information to complete our tasks properly. The legal bases are Section 284 German Social Security Code, Book V [SGB V] and Section 94 German Social Security Code, Book XI [SGB XI].

BARMER

First steps in Germany for students

Your perfect start



5 steps for a perfect start

There are only a few things that are absolutely indispensable when you're new in Germany as a student. This brochure walks you through them step by step and tells you where to go to get what you need.

Step 1: Your health insurance

First of all you need to be registered with a German health insurance company. This is necessary because you will need valid health insurance for enrolment at university and for a visa from the "**Ausländerbehörde**" (foreigners' registration office). Our advice is to get in touch with your personal BARMER contact to make the application process as fast and as convenient as possible.

Step 2: Your enrolment

Once you have registered with a German health insurance, you are allowed to enrol at university. It is essential to take out health insurance before enrolment. Without confirmation of membership, enrolment is not possible. Our confirmation of membership is accepted at all universities in Germany. On receipt of confirmation of enrolment, you will need to send it to your health insurance.

Step 3: Appointment with the foreigners' authority

For non-EU citizens: For your appointment with the **Ausländerbehörde**, you will need confirmation of enrolment and confirmation of health insurance.

Step 4: Your social security number

Maybe you are considering a side job during university? The HR office of your company will need a German social security number. It is important in order for you to get paid! BARMER will apply for that number on your behalf within a few days.

Step 5: Your bank account

Last but not least, if you don't have a European bank account, it's advantageous to find a bank in Germany without fees.





Special benefits

Health is a precious commodity. Preventive healthcare and the best available treatment in the event of sickness are essential for one's quality of life. That's why it's important to us that you stay healthy. Germany has one of the best healthcare systems in the world. German hospitals and doctors offer you the highest quality of care available. And as a patient, you can choose which doctor or therapist you want to be treated by. In Germany, health insurance, long-term care insurance, accident insurance, pension insurance and unemployment insurance are compulsory. About 9 million people place their trust in BARMER. And there are plenty of good reasons for you to be one of them!

Sick pay

BARMER is there for you when you're in employment and unable to work for an extended period of time. We pay you sick pay from the 6th week of a longer-term illness or incapacity to work.

Teeth

Healthy teeth are priceless. BARMER assumes the costs for dental treatment and check-ups – without time limit and in accordance with the statutory provisions and schedule of non-statutory benefits.

Free choice of doctor and hospital

In the event of illness, BARMER policy holders can choose freely between all registered medical practitioners and hospitals.

Free family insurance cover

With BARMER, you pay a single premium – no matter how big your family is. This means that your spouse or partner and your children are fully insured too.

Electronic health insurance card

The electronic health insurance card gives you fast access to the best treatment and healthcare wherever you happen to be in Europe. It doesn't matter whether you need to see a

general practitioner, dentist or get treatment in hospital. The costs are settled automatically simply by presenting your card, making the whole process significantly more convenient for you.

Contraception

You can get the "pill" free of charge until your 22nd birthday (the statutory supplement is payable from your 18th birthday).

Getting a second opinion

If you have a special disease or are in need of an operation, we support you in getting a second opinion by arranging an appointment with a specialist or another top doctor via our waiting time management service.

Preventive care

As a special extra benefit, you can take advantage of our Skin Check free of charge every two years.

Medical information

The BARMER Teledoktor (Teledoctor) is on call around the clock to answer any questions you may have on medications or treatments – call free of charge on 0800 3333 500.

More info: www.barmer.de/teledoktor

Yes, I choose BARMER, beginning

I am providing the following information for my membership:

BARMER

Personal information

BARMER contact:

Last name, first name

Title

Street address

Gender

f m o u

f = female
m = male
o = other
u = undefined

Postal code

Town/city

Date of birth (dd/mm/yyyy)

Telephone number¹⁾

Mobile telephone number¹⁾

Place of birth²⁾

E-mail address¹⁾

Name at birth²⁾

Pension insurance number

Nationality²⁾

Information on group of persons and prior insurance

I am a trainee an employee

from / since

My gross salary is:

 €

with employer / company

I am related, related by marriage, etc., to the employer

I am a student

from / since

until (expected)

Please enclose enrolment certificate!

Most recently, from

until

I was with

Reason for changing

Change in the insurance relationship (e.g. change of employer)

Expiry of the commitment

Increase in the supplementary contribution by the previous health insurer

I know others who might be interested in a membership with BARMER.

I prefer communication in English.

Signature

Date, signature

Membership in health insurance also always establishes membership in nursing insurance, unless an exemption from this applies.

¹⁾ Optional information.

²⁾ Information not required unless no pension insurance number provided.

For information: Your data are processed for the purpose of clarifying the insurance contract in accordance with Sections 5 et seq. SGB Title V, and for collection of premiums in accordance with Sections 226 et seqq. SGB Title V and 57 SGB Title XI. BARMER stores these data for nine years. The data relating to the insurance contract (Sections 288 SGB Title V, 99 SGB Title XI) will be stored for a maximum of 30 years.

Where the legal requirements are satisfied, you have a right to information, rectification and erasure or restriction as well as the right to data portability.

You may file an objection against the processing of your personal data with us or with the German Federal Commissioner for Data Protection and Freedom of Information. Our Data Protection Officer can be reached at datenschutz@barmer.de or Lichtscheider Str. 89, 42285 Wuppertal, Germany.

GS-Nummer

GP-Nummer Vertriebspartner

BARMER, for peace of mind when travelling

100 percent reimbursement of the costs for travel vaccinations

Are certain vaccinations required for your travels abroad? We assume the full cost of these, so you have more money left over to enjoy your holiday.

Free travel vaccination info hotline: 0800 3333 500

The BARMER Teledoktor (Teledoctor) is on call around the clock to answer any questions you may have on travel vaccinations. More info: www.barmmer.de/teledoktor

Supplemental cover for semesters abroad or when travelling

If you require medical assistance when overseas, it can get expensive fast. So that you have one less thing to worry about, we offer special deals on practical, supplemental foreign travel insurance with our health insurance partner HUK-COBURG Krankenversicherung.

Ways you can benefit financially

Payout of up to 100 euros or other attractive bonuses each year

The BARMER Bonus Programme allows you to simply collect bonus points by engaging in health-promoting activities (e.g. joining a fitness centre) and we reward you for doing so.

Elective tariff: up to 100 euros cashback annually

With our Pro Fit elective tariff, you can be reimbursed up to 100 euros each year if you make no or only a small number of claims.

Learning is worthwhile: allowances for health-promoting courses

We provide annual contributions towards health education courses on exercise and fitness, nutrition, relaxation and addiction. You can choose between local classes and our free online courses, which you can participate in from the comfort of your own home or when on the move.

You're digital, and so is BARMER

The BARMER app: manage all the important stuff online

Many of our services are available digitally in the Meine BARMER (My BARMER) members' section, which you can access via smartphone app or computer browser. For example, you can download your health insurance certificate for your university and your BAföG certificate or upload your certificate of enrolment. The integrated health manager helps you to schedule and keep track of important check-up appointments.

Relax with the meditation app

When everything starts becoming a bit too much, 7Mind helps you keep your cool. BARMER policy holders can use the mindfulness training for a year free of charge.

Rest well with our sleeping aid

You can study better when you're well rested. Our Amazon Echo Skill and Google Home Action offer you the ultimate in relaxation.

Contributions for students

Health insurance for students is especially inexpensive in Germany. As of the winter semester 2020/2021, the monthly contribution for health insurance is just 88.13 euros.

Students with children pay 22.94 euros a month for the long-term care insurance and students without children that have reached 23 years of age pay 24.82 euros a month.

The health insurance cover for students ends on their 30th birthday.



Your BARMER representative

Personal customer service

Your benefits

When you first arrive in Germany and your German isn't that good yet, it's helpful to have someone you can talk with in English. Especially when it comes to discussing important topics like your health!

Your BARMER representative will be able to communicate with you in English too! Whether you're at home or in the office, simply call our English Service Hotline on 0800 333004 99-6666*. If you are abroad, call us on +49 202 568 99-6666**.

Your BARMER representative will personally deal with your questions as quickly as possible.

Let's stay connected



www.barmer.de/en

* Calls made from German landlines and mobile phones are free of charge.

** Calls are charged at the rate of the telephone provider you select.

Winner of numerous awards!

