Information

Insurances

Health Insurance (Krankenversicherung)
In Germany it is compulsory to have sufficient health insurance during your studies. In order to enroll for your course of studies and to apply for your residence permit, you will have to show proof of health insurance. If your stay is not fully covered by insurance from your home country, you are obliged to take out a policy with a German insurance company.

Students from countries with which Germany has concluded a social security agreement that includes an insurance clause can continue to be covered by their home health insurance carrier while they are in Germany. In such cases, you will be required to certify the equivalence of your health insurance to a German one by a public health insurance company in Germany. Students from countries without a social security agreement with Germany are obliged to take out German health insurance.

The German health insurance system has two tracks:

- **Public health insurance** (gesetzliche Krankenkasse) - basic coverage for all indispensable medical costs and coverage for dependent family members.
- **Private health insurance** (Private Krankenversicherung) - several coverage options. Each family member has to be insured separately.

Before you decide for a certain health insurance company, please make sure what services are covered (e.g. dental care, psychotherapy, pregnancies, chronic diseases, pre-existing conditions etc.).

Public health insurance schemes are very similar and offer basic coverage for all indispensable medical costs and coverage for dependents. They pay for medical and dental treatment, for drugs and medicines, hospital treatment (inpatient and outpatient), and for many other cures, treatments and preventive measures. Separate insurance needs to be taken out to cover the costs of particular dental treatment and for glasses. When you take out health insurance, you get a health insurance card which you must always keep with you and show when you need medical treatment. If you are employed by RWTH Aachen University, you can name the insurance provider of your choice. If you do not make a choice, your employer will determine one for you.

After taking out insurance, you will receive a health insurance card from the public insurance company, which you should always carry with you and show when receiving medical treatment. This card is then also valid in most EU/EEA countries.

For more information on health insurance in employment, see page 4.
Student health insurance
In Germany there are cheap health insurance policies available for students. These start at the beginning of each semester but no sooner than the day of enrollment. Enrolled students who have not yet graduated and are below 30 years of age are entitled to public health insurance with a student policy.

If you are a student, you can also work alongside your studies. In order to retain your status as a student and be subject to the regulations regarding insurance contributions, you are not allowed to work more than 19 hours per week.

Fees
The fees for medical insurance for students are fixed by law. The standard fee is set at 79.78 € per month for health insurance. The contribution for care insurance for students older than 23 and without children is 24.82 € per month, for those younger than 23 and without children it is 22.94 € per month. Additionally, each health insurance company has fees which are usually between 8 and 10 €. So, the overall fee is around 100-115 €.

Voluntary insurance
Students above 30 years of age or beyond the 14th semester can be insured in the public health system on a voluntary basis. The requirement is that insurance cover has been in place with a German health insurance provider either for 24 months over the past 5 years or for at least 1 year (12 months) without interruptions immediately prior to registration. You must contact your health insurance company within 3 months. The statutory insurance company will offer to extend your insurance at this stage, but with higher contributions. It is advisable to make use of the opportunity for extensive health insurance coverage, but you are also able to opt for a private health insurance.

International students over 30 years of age who are not citizens of an EU/EEA country, who did not have a previous insurance with a public health insurance company and who come to Aachen for their Master studies with a standard period of study of e.g. 4 semesters (less than 6) are restricted in their choice of health insurance company. The following rules apply:
- Usually, public health insurances cannot be selected in this case. If you would still like to be covered in a public health insurance company, please contact the desired health insurance company for individual advice.
- Private insurances: Please note that cheaper tariffs often do not offer sufficient protection. Read the insurance conditions carefully and choose a tariff that covers the possible cases of illness in your situation. Keep in mind that medical expenses that you have to pay yourself can be extremely high and could put you in debt for years to come.
- Private insurances that German citizens (public officials, self-employed, etc.) take out, e.g. DeBeKa, can only accept students who have a degree with a standard period of study of at least 6 semesters.
Family health insurance
If members of your family (spouse, children) accompany you to Germany, they may be insured with you at no extra cost under certain circumstances. This is true only for public health insurance. To benefit from this arrangement, the family members must have their first (or customary) place of residence in Germany, must not themselves be subject to the statutory health insurance, and must not exceed certain income thresholds. Private health insurance charges each member of the family separately.

You can choose from a number of health insurance providers. A comparative overview can be found at (German):
http://www.krankenkasseninfo.de/
Information about Social Security

Social Security – What is it?
German social security is a national insurance system which covers the following fields:
- Healthcare
- Care (nursing)
- Pension
- Unemployment

Foreigners that are currently employed in Germany are generally subject to the same regulations and benefit as Germans.

There are three different employment classes that are relevant in terms of social insurance: low income employment, short-term employment and other employment.

Basic principles when employing students with EU insurance
Students at state or state-recognised higher education institutions in Germany with residence in another EU state, an EEA state, Switzerland or a treaty country are subject to the legal provisions of the member state of residence. The place of study in Germany is only considered a temporary place of residence and there is no obligation to take out insurance in Germany.

However, the state of residence principle does not apply as soon as a student takes up employment or self-employment in an EU/EEA state or Switzerland. In such a case, the legal provisions of the state of employment apply (RdSchr. of 20.03.2020 Tit. 9.1).

The state of residence principle also no longer applies if the student takes up marginal employment or work-study employment in Germany.

This also applies to interns who receive remuneration for work - even if the internship is prescribed in the study and examination regulations.

In practice, this means that every time a student is employed who is insured outside the EU, it must be pointed out that he or she must take out insurance as a student in Germany. This must then be proven and checked by means of a certificate.

Low income employment (mini job or 400€-jobs)
Those employed in a low-income occupation are not obliged to pay contributions to health insurance, nursing insurance and unemployment insurance. Only the employer must pay a monthly fixed sum for their employees’ social security.

A low-income employment is defined in §8 p.1 SGB (Sozial-Gesetzbuch) IV as a job, in which payment does not exceed €400 a month. Yearly bonuses must also be considered. If the average monthly income of the employee exceeds €400 a month, the employee must pay social security fees for the whole year.
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Since 01.04.2003, an employee may have a low-income occupation alongside their main occupation without having to add the two sums together when calculating monthly income (i.e. the employee is not required to pay social security fees for the low-income employment.). Furthermore low-income jobs do count towards the monthly income of the employee; and results in the loss of the unemployment insurance.

Short-term employment
Any job which lasts no longer than two months or 50 work days per calendar year may be considered a short-term occupation (regardless of income.) If the employee maintains a non-professional occupation i.e. works occasionally, they are not required to pay social security fees. Once the employee works more than 2 months, or 50 work days, they are required to pay their social security fees starting on the 51st work day.

Other employment

Working students
Working students are regular students who undertake paid work alongside their studies. If a student has a student job, e.g. as a HiWi (student assistant) they are not required to pay social security contributions as long as their weekly workload does not exceed 19 hours a week.
As long as the employment is restricted to 19 hours a week or less, it is assumed that the student can still focus on their studies as their main occupation. The income is irrelevant if you work as a student assistant at a university. Even students who have exceeded 14 semesters or are above 30 years old are not required to pay social security fees for health insurance, nursing insurance and unemployment insurance. The student must, however pay the pension contribution if they earn more than €400 a month.
There are different regulations for employment during the semester-free period. In this period students are able to work more than hours a week without paying social insurance. If a student earns more than €400 a month, they are required the pension contribution.

Scientific assistant with a degree
Students who are partaking in further education or their PhD fall under this category. A student is required to pay their social security fees after they have attained their degree. A student is not required to pay their social security fees if they start a second course of studies or if they start further education after attaining their degree. On the other hand, a student who wishes to further advance their studies or specialize in a specific field is required to pay the fees.
A student is not required to pay the fees as long as their occupation as a scientific assistant with a degree is considered a low-income occupation.

Reimbursing pension contributions
Foreign nationals may apply for a reimbursement of their pension insurance fees as long as they are no longer required to pay social security contributions and are not entitled to voluntary insurance.
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For further information please contact:
Deutsche Rentenversicherung Rheinland
Benedikterstraße 39
52066 Aachen
Tel. +49 (0) 241 609602
http://www.deutsche-rentenversicherung.de/Rheinland

Accident Insurance (Unfallversicherung)
If you are an enrolled student or an employee at RWTH Aachen University, you will be insured for work-related accidents. For all other accidents you can check the following link for a comprehensive overview:
http://www.unfallversicherungsvergleich.net/ (in German)
Private accident insurance policies may cover a payout in the case of death or income support if you are hospitalized or unable to work. Some even pay damages in case of injury and any costs relating to cosmetic surgery.

Personal liability insurance (Haftpflichtversicherung)
We recommend that international students take up personal liability insurance in addition to health insurance, as it provides for third-party compensation if you cause unintentional damage.

Household Contents Insurance (Hausratversicherung)
This insurance covers the items in your home against fire, theft, water damage, vandalism and hail. It is not compulsory, but it might be part of your rental agreement. If you take out a policy it is recommended to keep a list of all insured items (and receipts if possible) and even photos of some of the more valuable items in case of theft (for example if you insure your bicycle).

USEFUL LINKS:


Search Engine for doctors with knowledge of foreign languages:
http://www.aekno.de/page.asp?pageID=94