

INSURANCE INFORMATION



Health insurance in Germany:

It is compulsory for every student and working professional to have health insurance in Germany. One has the following options:

Public insurance:

This insurance is highly subsidized by the state so that one gets maximum benefits for minimum insurance price.

Techniker Krankenkasse is one of the popular Health Insurance providers in Aachen. 88% of the people in Germany are covered by such a public insurance. It is compulsory for every working professional in Germany earning under a fixed slab (around 50,000€ -fixed every year) to be covered by public insurance. During this period, the company puts in a part of the insurance of the amount and a small amount (approx. 15.5%) is deducted from your salary. Almost all students in Germany are covered by public insurance as it provides maximum benefits and is the cheapest. The monthly instalment for students amounts to 88,72 Euros (less than 23 years of age) and around 90 Euros (age 23 onwards) per month and is the same for all public insurance firms throughout the country.

Private insurance:

This is for self-employed residents and for professionals earning more than the financial slab. The logic behind this is that with such people, there is a high possibility that they can afford the financial bills in case of a health crisis. The benefits are directly proportional to the instalments one pays. As there is no state subsidy involved, one has to pay a greater amount to get all the standard facilities as those of the public insurance.

Getting your health insurance:

TK is the biggest public insurance firm in Germany. It also covers a large population of the student community in Aachen. The TK co-ordinator for Aachen and the University is Frau Alexandra Bernicken.

<https://www.tk.de/vt/Alexandra.Bernicken>

1. Fill the Application Form and SEPA mandate given in the following links:
Application Form: <http://www.incas.rwth-aachen.de/newsite/images/PR/Membership-application-form-student-TK-Welcome.pdf>
SEPA mandate: <http://www.incas.rwth-aachen.de/newsite/images/PR/SEPA-englisch.pdf>
2. You must leave IBAN no. blank for now. (To be given after arrival in Germany and opening Bank Account here.)
3. Under „I was recruited by“ „Last Name“ field, please write INCAS
4. Print, fill, and scan these documents. Then send them to TK coordinator (Miss Alexandra Bernicken)
Alexandra.Bernicken@tk.de
5. When you have sent her the 2 forms with your signature, she will send you the important proof of insurance for the enrolment directly by email.
6. If you have not filled the IBAN you can hand in your IBAN later once you have opened your bank account in Germany. Then your application is complete and you will receive your Health Insurance card.
7. It is important that the Student ID (Studienbescheinigung) (you get this after University Enrolment) should also be sent to Frau Alexandra Bernicken once the enrolment at the University is complete.
8. You can give your IBAN and your address in Aachen after you have arrived in Aachen.
9. The money for your health insurance will directly be deducted from your bank account. (This is done using the SEPA mandate)

You can also visit the TK Office:
Alexandra Bernicken
Techniker Krankenkasse
Campus Boulevard 57, 52074 Aachen