

Insured during the internship

If you undertake a mandatory internship as part of your studies, your health insurance will continue with TK. In the case of internships that are not mandatory, the same rules apply as to jobs alongside of studies.

Mandatory intermediate internships

Intermediate internships are mandatory vocational activities undertaken during studies and stipulated in the relevant study and examination regulations.

You remain insured under non-contributory dependants' insurance or student health insurance cover because you are registered at university or college during these internships regardless of the duration of the internship and the weekly working hours.

This also applies to students from a foreign university or college who undertake an internship in Germany.

Income limits for students with non-contributory dependants' insurance

Be aware of the income limit. Anyone who regularly has a monthly income of more than 435.00 euros must take out insurance themselves: either student health insurance cover or – for example, from the 30th birthday – as a voluntary member.

Contributions for students who are subject to compulsory insurance

Health insurance	monthly	70.87 EUR
including additional contribution	monthly	4.54 EUR
Long-term care insurance	monthly	19.79 EUR
Long-term care insurance at the age of 23 and above and without children	monthly	21.42 EUR

For long-term care insurance at the age of 23 and above, you pay an additional contribution of 0.25 per cent if you have no children.

Earning money during the pre- and post-study internship

During a mandatory pre- or post-study internship as part of your study or examination regulations, you are not registered at a university or college. If you are paid for the internship, you must take out insurance yourself as an employee in health and long-term care insurance and in a pension and unemployment insurance.

Is the pre- or post-study internship **not** a part of your study and examination regulations? In that case, you only need to take out insurance yourself as an employee if you earn more than 450.00 euros per month – i.e. the internship is no longer considered a mini-job.

Unpaid pre- or post-study internships

A special provision applies if your internship is mandatory within the examination regulations and you do not receive money for it: You will be compulsorily insured as an intern – unless you are covered by dependants' insurance.

You will have to pay the contributions for insurance as an intern yourself. They are exactly as high as the contributions for students who are subject to compulsory insurance (see table on the left).

If your unpaid internship is **not** mandatory within the examination regulations, the special provision will not apply. Your existing insurance cover will usually not change in this case.

Find out more

Information about health insurance cover during an internship can be found at tk.de, search number **2005000***.

Just give us a call. Our colleagues are pleased to give you assistance on phone 040 - 460 66 10 10 (Mon to Thu 8 a.m. to 6 p.m. and Fri 8 a.m. to 4 p.m.).

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