

# Health insurance as a student

You have to have health insurance as a student – either as a family member covered by free family insurance or by taking out your own health insurance as a student.

**In principle:** If you enrol in a state or state-recognised university/college, this institute will require an electronic insurance certificate.

You can create this yourself with just a few simple clicks in the TK-App.

## Free family insurance during your degree programme

If one of your parents is insured via a German health insurance fund, you can remain insured with that parent without contributing until your **25th birthday**. Important: your monthly income must not exceed 565 EUR (or 603 EUR for a mini-job).

## When can free family insurance be extended?

Did you start your degree programme later or was it interrupted due to voluntary military service, Bundesfreiwilligendienst [federal voluntary service] or any other voluntary service (e.g. for a voluntary social year)? If so, you can extend your free family insurance cover with your parent for the time that your service lasted – for a maximum of 1 year.

Are you married? In that case you can be covered as a family member by your married partner's<sup>1</sup> insurance.

## Your own health insurance

Are you no longer eligible for free family insurance? We will be happy to continue insuring you at the **student contribution rate** if you meet the following conditions:

- You are enrolled at a state or state-recognised university/college.
- You are not self-employed full-time.
- You do not have health insurance elsewhere – for example, as you are employed or receive a pension or unemployment benefit.
- You are not entitled to benefits in kind under foreign law.

Unfortunately, we **cannot insure you at the student contribution rate** if 1 of the following **exceptions** applies to you:

- You are attending a language course to prepare for your degree programme, a Studienkolleg [preparatory course for university] or a Propädeutikum [preparatory / introductory seminar].
- You will start your doctoral studies (including "Meisterschüler" and postgraduate studies) after finishing your regular degree programme.
- You are a visiting student.

Did you previously have free family insurance cover with another German health insurance fund? You can **change to us** very easily: apply at the latest 2 weeks after your free family insurance cover has expired.

You can, of course, also switch to us even if you were previously insured with another German health insurance fund.

Were you **privately** insured until now? You still have to have student health insurance cover when you start your degree programme. However, you can be exempted from compulsory insurance at the start of your degree programme.

## Contributions for students who are subject to compulsory insurance

<b>Health insurance</b>	87.38 EUR a month
<b>Additional contribution</b>	23 EUR a month
<b>Long-term care insurance for insurees...</b>	
up to age 23 without children	30.78 EUR a month
as of age 23 without children	35.91 EUR a month
with 1 child	30.78 EUR a month

<sup>1</sup> This also applies to civil partnerships pursuant to the Lebenspartnerschaftsgesetz [German Civil Partnership Act]



with 2 children	28.64 EUR a month
with 3 children	26.51 EUR a month
with 4 children	24.37 EUR a month
with 5 or more children	22.23 EUR a month

You will find more information on what you have to pay as a compulsorily insured student at [tk.de, search code 2038022](https://tk.de/search_code/2038022).

**Tip:** If you receive **BAföG**, i.e. training assistance pursuant to the Bundesausbildungsförderungsgesetz [German Federal Training Assistance Act], you can receive a contribution supplement from the BAföG office. You can access the certificate you need via the TK-App.

### How do you pay your contributions?

The easiest way is to set up a **direct debit mandate** with us. We then deduct your contributions monthly. Otherwise, you have to pay all the contributions for the whole semester in advance.

### When does compulsory insurance end?

Compulsory insurance for students ends when you complete your studies or deregister – i.e. at the end of the relevant semester. It ends at the latest in the semester in which you turn 30.

There are, however, also exceptions where we check whether you can still remain insured with us in compulsory student insurance. For example if you were ill for a long period or had a child you had to care for. This also applies, e.g., if you acquired the entry conditions for your degree programme through second chance and further education. Please contact us in such cases, we will be happy to advise you.

### Working alongside my degree programme – how can I remain insured as a student?

**Important:** your **degree programme is your main focus**. Your paid employment therefore remains secondary in comparison to your degree programme. In that case, you continue to pay your health and long-term care insurance contributions as a student.

Income from this type of employment is not subject to additional contributions to health, long-term care and unemployment insurance. This applies to the following types of employment:

**Mini-job:** You are allowed to earn up to 603 EUR – regardless of the number of hours you work.

**Short-term employment:** The job is limited at the outset to a maximum of 3 months (70 working days).

**Working students:** It does not matter how much you earn as long as you do not work more than 20 hours per week.

If the 20-hour week limit is exceeded due to weekend employment, evening or night hours or during holidays (semester holidays), the following must be taken into consideration:

- you have a limited employment relationship and
- you do not work for more than a total of 26 weeks with a working week of more than 20 hours in a year

We then count back 1 year from the expected end of the employment and total up all types of employment where the weekly working time is more than 20 hours.

Do you have several jobs? Then we will total them to check whether you are allowed to take out student insurance cover.

### What about pension insurance?

Good to know: exemption from pension insurance only applies with **short-term employment**.

### What about sideline self-employment?

Here, too, **your degree programme must take priority** and your self-employment must be of secondary importance. In case your employment only partly fulfils these criteria, we are happy to advise you about your further insurance cover.

### Free family insurance – income thresholds

You have to insure yourself if your regular monthly total income exceeds 565 EUR (in the case of a mini-job 603 EUR).

Total income includes, for example:

- gross pay from employment
- income from self-employment
- pensions
- income from letting and leasing
- income from capital assets

**Note:** If you unexpectedly earn more than this income threshold (e.g. if you stand in for someone who is ill), you can remain covered by free family insurance if

- this was the case for no more than 2 months within the last 12 months
- you earn a maximum of 1,206 EUR a month in the calendar month in which you unexpectedly exceed this threshold

**Important:** Your free family insurance ends immediately if it is clear when starting employment that you will earn more than the income threshold.

### What happens after the end of compulsory insurance?

You can take out voluntary insurance cover with us as a student after your compulsory insurance expires. The amount you pay depends on your income.

You will find more information in German on contributions for voluntarily insured students at [tk.de, search code 2006956](#).

#### Important information for international students

If you are a student from an EU member state, an EEA state, Switzerland, the United Kingdom or a country with which Germany has entered into a bilateral social security agreement, your insurance cover in your home country remains in effect. You can see a doctor directly in Germany with your European health insurance card (EHIC), your Global Health Insurance Card (GHIC) or your certificate of entitlement.

Please inform us if you take up paid employment or a self-employed activity. We will then clarify your further insurance cover.

For **more information** on health insurance as a student go to [tk.de, search code 2169330](#).

There you will find useful information on insurance cover, services and benefits.  
Why not take a look!

