Welcome to Munich – good things to know!

Tips, details & guidelines

Technical University of Munich
6 September 2022
At the onset of your studies
Essential documents

Before you can begin with your studies, you must complete four tasks in advance:

- Registration Confirmation
- Bank Account
- Health Insurance
- Enrollment

Since these individual steps are contingent upon one another, it is best to take care of them in the following order:

1. Registration confirmation
2. Bank Account
3. Health Insurance
4. Enrollment
Health insurance | In Germany, health insurance is mandatory. Every student must have health insurance before the beginning of their studies.

What do I have to bear in mind as a member within the EU or the European Economic Area (EEA)?
• A social security agreement exists between Germany and the EU as well as the European Economic Area (EEA).
• Students who are citizens of these countries do not have to take out a separate insurance in Germany while studying without being employed; their current insurance remains valid.
• All you need when you see a doctor in Germany is your European Health Insurance Card (EHIC).
• Ask your health insurance representative in your home country about this card.
At the onset of your studies
Essential documents – health insurance

- Students from Non-EU-countries who want to study at a state university or at a state approved university must be insured in Germany.
- All social health insurance funds are available for students who are under 30 years of age. The largest health care provider in Germany (which also insures the majority of students) is Techniker Krankenkasse (TK).
- If you are beyond the above-mentioned cut-off (age), you are free to choose between the social and private health insurance systems.
What is needed to take out insurance from a social health insurance fund?

- German address
- Bank account (SEPA – direct debit mandate form)
- Passport photo
- Confirmation of enrollment (may be submitted later)
At the onset of your studies

Essential documents – enrollment

**Enrollment** The actual registration (enrollment) for a university takes place at the site of study itself. Ideally, you should enroll at TUM by the end of September at the latest.

Documents needed:

- Proof of social health insurance
- Confirmation of acceptance
- Deposit slip of tuition fees (if available)
- Passport photo
- Passport

**Registration confirmation**

Bank Account

Health Insurance

**Enrollment**
The German health care system

The principle of solidarity

- The principle of solidarity is the foundation upon which social health insurance rests.
- The social security contribution assessment of your health cover is solely based on your individual financial situation and not on personal health risks or other factors.
- This is the most important and vital principle of social safeguarding in the event of illness: the costs for all health risks that are mandatorily covered by the insurance are distributed equally among all insurees.

Solidarity

The young pay for the old
The healthy pay for the sick
The rich pay for the poor
The German health care system
The benefits of social health insurance

- Medical treatment
- Dental treatment
- Treatment in hospital and hospitalisation
- Sick pay
- Medicines, medical equipment, and other remedies
- Treatment at a health spa
- Important medical check-ups & courses in preventive care
- and much more...
The German health care system
Monthly contribution for TK-health insurance (from october 2022)

| For students with children:                        | 82,99 Euros health insurance |
| For students under 23 years of age:                | + 24,77 Euros long-term care insurance |
|                                                  | + 9,74 Euros TK-specific amount |
|                                                  | = **117,50 Euros monthly**     |
| For students without children:                    | 82,99 Euros health insurance   |
|                                                  | + 27,61 Euros long-term care insurance |
|                                                  | + 9,74 Euro TK-specific amount |
|                                                  | = **120,34 Euros monthly**     |
| After the age of 30:                              | 200,14 Euros monthly          |
| Contributions for voluntary insurance cover:      | 203,98 Euros monthly          |

For members with children:

For members without children:
The German health care system

The health card

- The electronic health card is issued to every member of a social health insurance fund.
- A passport photo clearly identifies the insured person. The card should always be carried.
- The health card is needed whenever you see a doctor or go to the hospital.
- **Most fees are directly settled via the card.**

A federally mandated co-payment is required for a few services, such as:
- Medicines (5-10 Euros)
- Hospitalisation (10 Euros per day for a maximum of 28 days)
The German health care system
Social and private health insurance

What kind of insurance covers do Germans have?

Social Health Insurance (SHI)
- Within SHI, the principle of solidarity applies. All members are entitled to the same benefits, regardless of their income and of how much they pay in contributions.
- TK operates cost-covering and does not make profit.

Private Health Insurance (PHI)
- Customers insure their personal risk taking individually. This means the more you are prepared to pay, the better you are covered in an emergency.
- The goals of PHI are to make profit.

Source: Association of Health Insurance Funds / www.vdek.com 12/2020
## Techniker Krankenkasse (TK)
Comparison between private and public health insurance

<table>
<thead>
<tr>
<th></th>
<th>TK (public health insurance)</th>
<th>PKV (private health insurance)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Application:</strong></td>
<td>Acceptance without medical examination</td>
<td>Health questions are asked before taking out the insurance</td>
</tr>
<tr>
<td><strong>Reimbursement of costs / medical bill:</strong></td>
<td>Insured persons do not have to pay in advance/Direct billing through your health insurance card</td>
<td>Medical bill must be paid in advance. Depending on the tariff, it will be reimbursed afterwards</td>
</tr>
<tr>
<td><strong>Family insurance:</strong></td>
<td>Family members can be insured free of charge</td>
<td>Family members can be insured for a fee</td>
</tr>
<tr>
<td><strong>Additional coverage:</strong></td>
<td>Flexibility through additional coverage of supplementary insurance</td>
<td>Services and coverage only according to the chosen tariff or by buying additional insurance</td>
</tr>
<tr>
<td><strong>Exclusions:</strong></td>
<td>No exclusion or extra rates for example having chronic disease (regulated by social security laws)</td>
<td>Exclusion of benefits in the event of previously known illnesses and negligent behavior (depending on tariff)</td>
</tr>
<tr>
<td><strong>Contribution/premium per month:</strong></td>
<td>Depending on income or status (e.g. „student“, or „employee“)</td>
<td>Depending on age, tariff and known illnesses</td>
</tr>
</tbody>
</table>
Working during your studies (mini-job, working student position)

- You do not need to be insured by a German statutory health insurance, if you hold the European Health Insurance Card (EHIC) as long as you are not employed.
- As soon as you are employed, your EHIC* ceases to be valid.
- You will have to become a member of a German statutory health insurance, if you are...

  - ...working **up to** 20 hours per week (during lectures): Health insurance as a student (fixed contribution)

  - ...working **more than** 20 hours per week (during lectures): Health insurance as an employee (contribution depends on salary)

* Exceptions: Students who are insured by statutory insurance in Denmark, Luxembourg or Austria continue to keep their insurance if they are employed in a marginal employment position ("mini-job")
Welcome to Munich – good things to know

Techniker Krankenkasse (TK)
TK’s strengths

**Travel Vaccinations** Going abroad on a private trip? TK pays for the vaccinations recommended for the country of your destination.

**Examinations by a specialist in sports medicine** Here, your heart, circulation, and musculoskeletal system are thoroughly examined by a specialist in sports medicine; and TK assists you with this.

**HPV-Immunisation** Immunisation against cervical cancer up to (and including) the age of 26.

**Alternative Medicines** TK covers the costs for homeopathic medicines, anthroposophy, and phytotherapy with up to 100 Euros per calendar year.
Techniker Krankenkasse (TK)

TK's strengths

**Your TK-ServiceTeam** consultation around the clock by phone, 365 days a year.

**Personal Consultation** In about 200 offices throughout Germany, even in your home, if requested.

**tk.de** You will find numerous informations about our services and benefits. Also the exclusiv customer access „My TK“.

**TK-MediCall** One of about 100 specialists give advice on medical questions around the clock, 365 days a year.

**TK-TravelMediCall** You receive competent support with your travel preparations and at your destination via telephone or E-mail around the clock.
How do I find a doctor near me?

- **TK-DoctorGuide:**
  Search engine for medical specialists
Psychotherapeutic treatment

There are four approved types of treatment:

- Analytical psychotherapy
- Psychotherapy based on depth psychology
- Behavior therapy
- Systemic therapy

How do I apply for psychotherapy?

In principle, a psychotherapeutic consultation hour is required before the start of psychotherapy. After the consultation and before the start of the therapy, you must conduct at least two probatory sessions. If you and the therapist agree to start therapy, the therapist will submit an application together with you, which will be submitted to your German public health insurance.
Covid vaccination

What requirements do I have to meet in order to receive a corona vaccination?

- Valid insurance with statutory or private health insurance in the Federal Republic of Germany
  
  or

- Main residence in Germany (proof of deregistration from homecountry is required)
  
  or

- Employment in Germany

Where can I get a corona vaccination?

The corona vaccination takes place via vaccination centers set up by the federal states and at doctors offices. Since the organization differs regionally, please refer to the website of your federal state for the exact procedure.

Some of the vaccination centers offer the covid vaccination without any appointment.

https://www.116117.de
How to receive the digital/electronic report for the enrollment at TUM?

**Insured with TK**

1. If you are insured with TK or are currently applying for TK membership:
2. Inform us about your planned enrollment and your membership with TK
3. We will send you a confirmation of our electronic report to TUM
4. Wait for 24 hours for the successful transmission of our report to TUM

**Insured within EU/EEA or private insurance**

1. If you are insured within the EU/EEA or with a private health insurance:
2. Ask us to check your current insurance and provide us with proof of it
3. If your insurance gets validated, we will send you a confirmation of our electronic report to TUM
4. Wait for 24 hours for the successful transmission of our report to TUM
What to do next?

- You want to become a member of TK?
  - write an e-mail to alexander.vicari@tk.de with the e-mail subject “Join TK”

- You want to get your current insurance checked?
  - write an e-mail to alexander.vicari@tk.de with the e-mail subject “Check Insurance”

E-Mail to Alexander here

Become a member of TK here
If you have any questions...

... do not hesitate to ask us.

Johannes Kohl
Techniker Krankenkasse

Alexander Vicari
Techniker Krankenkasse
e-mail alexander.vicari@tk.de