



**AOK**  
International  
Service

*Our services, your language*



**Welcome to Germany**

*Leave your health insurance needs  
in our hands.*

# GERMAN SOCIAL INSURANCE

## (Sozialversicherung)

The German social insurance system is designed to benefit the collective community by redistributing contributions from employers and employees to cover the people's social security needs across the following areas:

Health insurance (Krankenversicherung)	Pension insurance (Rentenversicherung)	Accident insurance (Unfallversicherung)
Unemployment insurance (Arbeitslosenversicherung)	Long-term care insurance (Pflegeversicherung)	

## LEGAL REQUIREMENT IN GERMANY

All residents of Germany are legally required to be registered with an approved German health insurance provider. There are two types of health insurance in Germany: public vs private.

- **Public Health Insurance (Gesetzliche Krankenversicherung)**

In 2019, individuals with an annual income not exceeding the threshold of €60,750 are legally required to be insured from the first day of their employment contract, which makes them compulsorily insured (*pflichtversichert*). Individuals in this category are free to choose a public health insurance provider of their preference. Regulated by the Federal Ministry of Health, these statutory insurance funds provide services and treatments as mandated by the German Social Law (*Sozialgesetzbuch – SGB*) which are economically viable, necessary and meaningful.

*Employees, freelancers, students, pensioners and the unemployed are usually eligible for membership of public health insurance.*

- **Private Health Insurance (Private Krankenversicherung)**

In contrast to employees who are compulsorily insured, individuals with an annual income exceeding the 2019 threshold of €60,750 are voluntarily insured and therefore eligible for private health insurance. The fee will be based on the individual's required level of cover and range of services as agreed with the private health insurance provider.

*Employees with an annual income exceeding €60,750, freelancers, students, pensioners and unemployed are usually eligible for membership of private health insurance.*

## PREMIUM CONTRIBUTION

### Public Health Insurance

To keep things simple, contributions are calculated as a percentage of the individual's gross salary and capped at an annual salary ceiling of €54,450. New regulations introduced as of 1 January 2015 stipulates equal contribution by employers and employees towards the standard premium of 14.6%, which applies nationwide.

Health insurance providers are however allowed to charge an additional premium which is also jointly paid for by both employers and employees. AOK's additional premium (*Zusatzbeitrag*) is set at only 0.9%, which translates into a total premium of 15.5% split into a 7.75% contribution by both the employer and the employee.

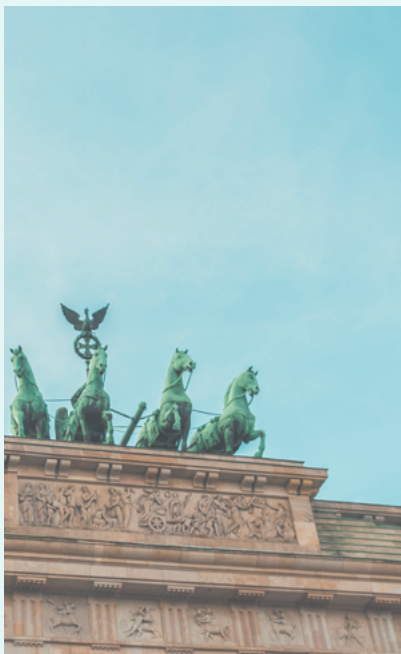
### Private Health Insurance

In contrast with the above, premiums for Private Health Insurance are calculated based on factors such as gender, age and medical history. The individual also needs to undergo a series of health tests before they can be insured, which makes it a more time-consuming process.

## FAMILY INSURANCE

### (Familienversicherung)

As a member of AOK, your spouse and children are eligible for coverage under your insurance plan at no additional cost, subject to terms and conditions. This applies to family members residing in Germany with little or no income. If your family dependants require insurance, we would be more than happy to provide the necessary assistance.



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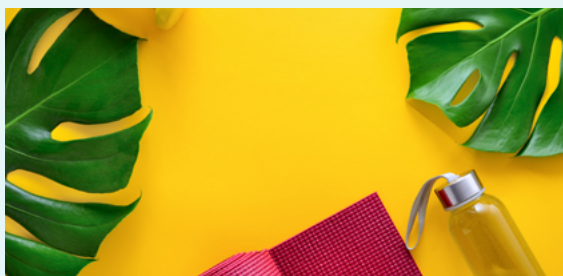
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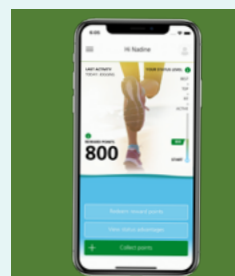
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# WHAT YOU'RE COVERED FOR

As a member of AOK, your insurance coverage includes services for prevention and early detection as well as treatment of medical conditions as regulated by the German Social Law. Examples of benefits range from annual check-ups, hospital stays, medication and treatments, to consultations with doctors (GPs, Urologists, Gynaecologists, Dentists, etc) and more.



## REGULAR CHECKUPS

Regular screening tests are essential towards early detection of health issues and prevention of chronic and terminal conditions, which is why AOK provides its members with a comprehensive range of precautionary measures including annual health checkups for children and adults, cancer screening tests and so on, depending on the member's age as follows:

- General health checkup: Once every two years for members aged 35 and above
- Women's cancer screening: Once every year for female members aged 20 and above
- Men's cancer screening: Once every year for male members aged 45 and above
- *\*Dental checkup*: Once every year for all adult members, and special dental checkups for children between the ages of 3 and 6

*\*Regular attendance at dental checkups will result in a higher AOK allowance for dental prostheses.*



## MEDICATION

When the doctor prescribes medication for your treatment, you are required to make a co-payment ([Zuzahlung](#)) for it, generally about 10% of the dispensing price. This ranges between a minimum of €5 and a maximum of €10, with the exception of certain medications that are exempt from this co-payment requirement. It is important to note that unless the medication is crucial to your health, it is considered optional and therefore not covered by your public health insurance; in this case you will have to pay for it yourself.

In Germany, medication is only dispensed at pharmacies ([Apotheke](#)), not supermarkets or drugstores, to individuals with a doctor's prescription. You will be asked to make your co-payment at the pharmacy upon collection of your medication. You can also get your prescriptions filled by mail order via the Internet.



## PSYCHOTHERAPY

While psychotherapy is a standard service covered by statutory health insurance, only approved psychotherapists will be able to charge their services to the public health insurance fund. Please verify that your therapist is state-approved before starting your therapy with them.



# WHAT YOU'RE COVERED FOR

You are free to choose whichever doctor you prefer, as long as they are accredited as a statutory health insurance doctor. The majority of doctors in Germany meet this requirement, with the exception of a few private health insurance doctors. Accredited medical care centres and hospital ambulances are also included in your coverage. Should you require special tests, your GP will refer you to the relevant specialist, such as a dermatologist, orthopaedist, oncologist, and so on.



## PHYSIOTHERAPY

Physiotherapy prescribed by a GP or Orthopaedist will be covered by your public health insurance plan, but you will have to co-pay a certain amount, usually around €20 for 6 sessions. You will be informed of the actual amount before starting your therapy sessions.



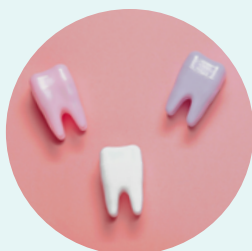
## DENTAL CHECKUPS & TREATMENTS

AOK recommends yearly dental checkups to ensure your teeth stay in pristine condition. Any problems detected during the checkup that requires treatments will be covered by your AOK membership.



## HOSPITALISATION

If your doctor deems hospital treatment necessary, he or she will refer you for hospitalisation. Hospital admissions for emergencies, accidents or serious illnesses however, do not require a doctor's referral. You will be required to make a co-payment of €10 a day for hospital stays, up to a maximum of 28 days per calendar year. The hospital will invoice you directly for the co-payment, while the balance will be billed to AOK Nordost.



## DENTAL PROSTHESES

In cases where dental prostheses is required, the dentist will prepare a treatment plan and cost estimate to be submitted to AOK for prior approval. The cost estimate will determine the amount to be billed to the health insurance company as well as your co-payment share, which is calculated based on your dental checkup history. You will be required to make your co-payment to the dentist, though you will be informed about it beforehand.

## FINDING THE RIGHT DOCTOR

You should always consult a GP/primary care physician ([Hausarzt/Allgemeinmediziner](#)) first, as he or she can determine what kind of specialised doctor you may need and recommend the right one for you. It's also advisable for you to get referrals from friends and colleagues. Here's a [link](#) for English-speaking doctors, should you need it. Please verify that your GP/primary care physician accepts public health insurance.

If you require medical attention before receiving your Health Insurance Card, you can use the confirmation letter from AOK. If the doctor doesn't accept it as proof of registration, please contact our English hotline at 0331 2772 1234, where a member of our team will fax a confirmation directly to the doctor and mail you a temporary card.



# THE ELECTRONIC HEALTH CARD

## (AOK Gesundheitskarte)



Upon approval of your application, we will need a recent passport photo of you before we can issue your electronic health care card (eGK), which is also your personal AOK Health Insurance Card. Once you are registered in the system, you can either upload your passport photo or email it to us. Without the insurance card, you will have to pay for your visits to the doctor or hospital and submit a claim for reimbursement.

The card contains the following information for identification purposes:

- + **First and last name of policyholder**
- + **Date of birth**
- + **Address**
- + **Insurance number**
- + **Insurance status**
- + **Name of health insurance company**
- + **Two health insurance code numbers**

There will be no medical information stored on the card for data privacy purposes. When visiting the doctor or hospital, simply show them your health insurance card and they will bill AOK directly, except for specific treatments that require co-payments by the policyholder. Your doctor should inform you about this in advance. It is always best to call beforehand for a doctor's appointment, except in emergencies.



# TRAVEL INSURANCE

## (Reiseversicherung)



MEDICAL  
TREATMENTS



DENTAL  
TREATMENTS



INPATIENT HOSPITAL  
TREATMENT



AMBULANCE OR AIR  
AMBULANCE



PRESCRIPTION  
DRUGS



REPATRIATION TO  
GERMANY



WORLDWIDE  
COVERAGE



DOCTOR & HOSPITAL  
COORDINATION



24/7, 365 D/YR  
SUPPORT



MULTILINGUAL  
COMMUNICATION



COUNSELLING  
SERVICES



CO-PAYMENT  
REIMBURSEMENTS

### HOW MUCH PER YEAR?

Up to age 65 6,00€

After age 65 12,00€

Please note that this coverage is limited  
to maximum 42 days per trip.

To sign up for travel insurance, give us a call, visit us at  
your nearest AOK service centre, or send an email:

[international@nordost.aok.de](mailto:international@nordost.aok.de)

AOK English Hotline: 0331 2772 1234

International Center: Warschauer Str. 5, 10243 Berlin



## WITHIN THE EU

For travel to countries within the European Union (EU) and EEA States\*, presentation of your AOK Health Insurance Card with the EHIC (**European Health Insurance Card**) on the back should suffice.

For travel to countries with a social insurance agreement with Germany\*\*, you will need a special form from AOK.

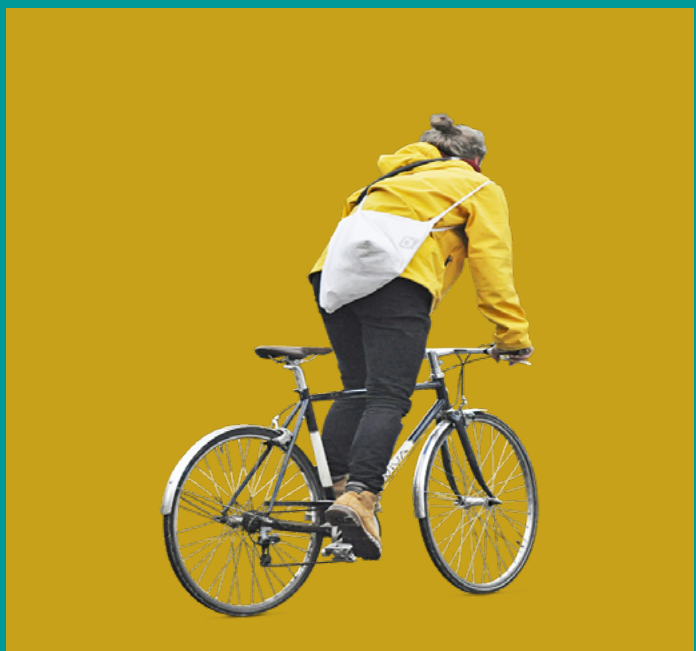
Even though the EHIC is designed to cover your health insurance needs throughout the EU, not all doctors accept it. The time and effort involved in obtaining verification from other EU countries, as well as the difference in medical allowances can cause complications, such as requiring the patient to make co-payments. To prevent this hassle and stress, AOK recommends purchasing travel insurance when travelling within the EU for peace of mind.

*\*Belgium, Bulgaria, Denmark, Estonia, Finland, France, Greece, Great Britain, Ireland, Iceland, Italy, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Austria, Poland, Portugal, Romania, Sweden, Switzerland, Slovakia, Slovenia, Spain, Czech Republic, Hungary, Cyprus*

*\*\*Turkey, Tunisia, Bosnia-Herzegovina, Republic of North Macedonia, Montenegro and Serbia.*

## OUTSIDE THE EU

For travel to countries outside the EU and EEA, AOK recommends purchasing travel insurance, as the EHIC does not provide international cover.





## **SICK PAYMENTS** **(Krankengeld)**

The German Government legally requires all employers to continue salary payments for employees who are sick, at least for the first 6 weeks of their sickness. Should you fall sick during the first 28 days of your contract, AOK Nordost will be responsible for your sick pay. If your duration of sickness exceeds the 6-week period, your employer is no longer obligated to continue paying your salary, in which case AOK Nordost will also take care of your sick pay.



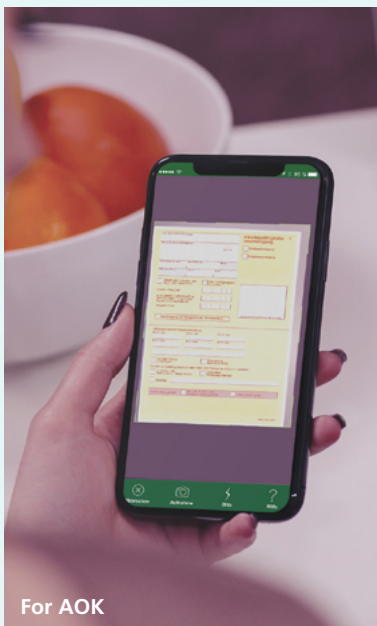


## To receive your sick pay, please note the following:

If you are too ill to go to work, you have to see the doctor for a sick note ([Krankenschein](#)). The sick note can't be backdated, as such **it is imperative that you see the doctor on the first day of your sickness.**

The image shows a standard German 'Arbeitsunfähigkeitsbescheinigung' (sick note) form. It is titled 'Arbeitsunfähigkeitsbescheinigung 1' and includes checkboxes for 'Erstbescheinigung' (first note) and 'Folgebescheinigung' (follow-up note). The form contains fields for the patient's name, date of birth, insurance details, and checkboxes for 'Arbeitsunfall, Arbeitsunfallfolgen, Berufskrankheit' (work-related illness) and 'dem Durchgangsarzt zugewiesen' (assigned to the medical officer). It also has sections for 'arbeitsunfähig seit' (sick since), 'voraussichtlich arbeitsunfähig bis einschließlich oder letzter Tag der Arbeitsunfähigkeit festgestellt am' (expected sick until), and a box for the doctor's signature and stamp. The bottom of the form mentions 'Ausfertigung zur Vorlage beim Arbeitgeber' (issuance for presentation to the employer) and 'Muster 1b (1.2018)'.

For Employer



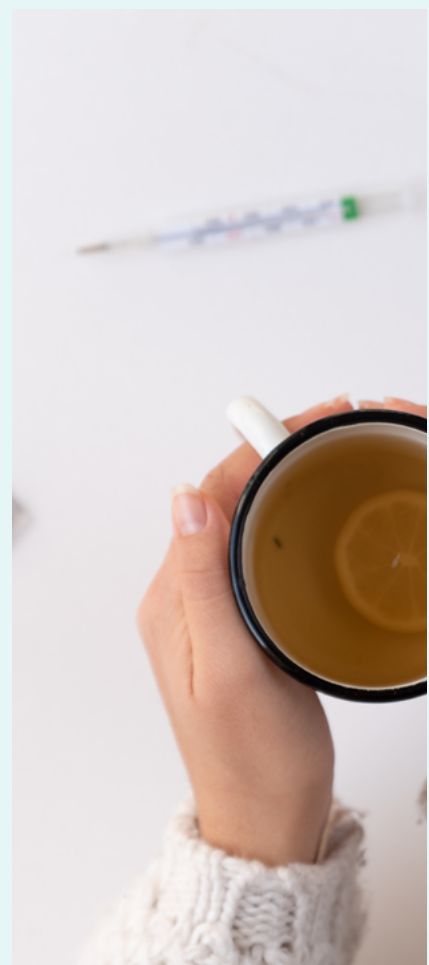
For AOK

You need to submit your sick note to your employer within the first three days from the issue date, and you can upload your sick note to AOK via the **AOK Direkt AU-Schein app\*** on **iOS** or **Android** devices.

\*Only available in German app stores.



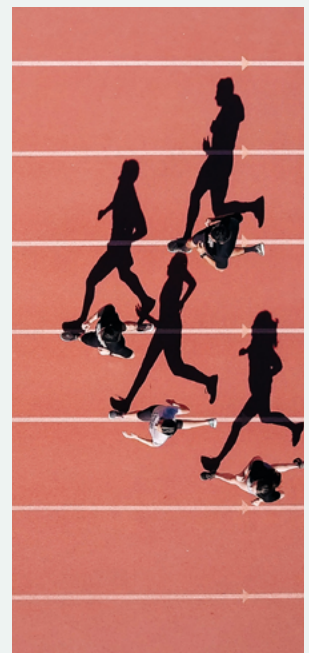
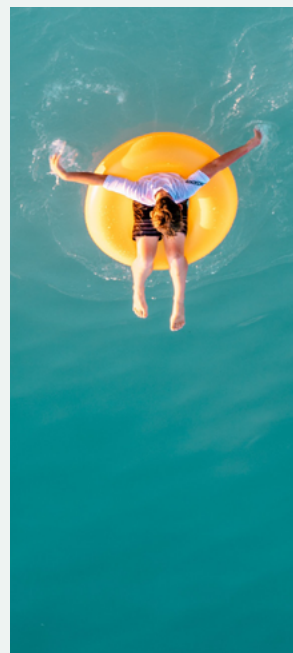
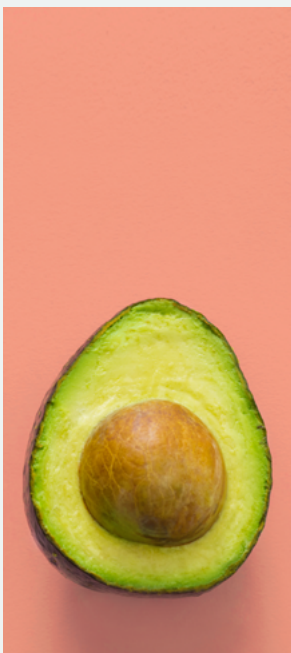
To receive your sick pay, please apply to AOK with the doctor's sick note dated from the first day of your illness.





## AOK GESUNDHEITSKONTO

As an added benefit, AOK grants members an annual allowance of €500 to be used for Health & Lifestyle Education Classes as well as Alternative Medicine, Midwife Consultations, Lamaze Classes, and other health-related services. Simply send us your bills and we will refund you accordingly.





**BABY  
SWIMMING COURSES**



**PRENATAL  
CARE**



**OSTEOPATHY**



**SPORTS  
MOUTHGUARD**



**SPORTS CLUBS  
FOR YOUTH**



**FITNESS  
TRACKER**



**LAMAZE  
CLASSES**



**PROFESSIONAL  
TEETH CLEANING**



**ENTRY FEE FOR  
SPORTING EVENTS**



**MIDWIFERY**



**SWIMMING  
COURSES**



**E-HEALTH AND DIGITAL  
SPORTS COURSES**



**NATUROPATH**



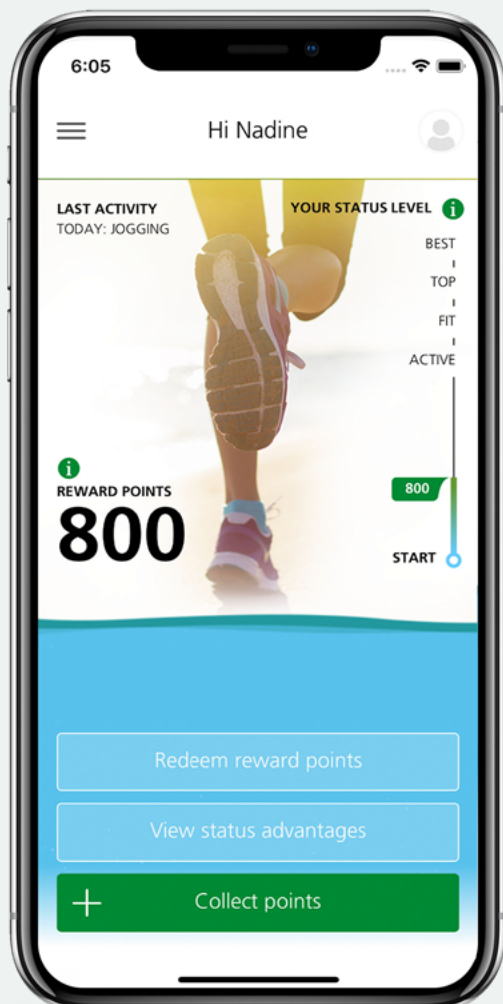
**SPORTS MEDICAL  
EXAMINATION**

**Speak to your coordinator  
to learn about  
eligibility.**



## FitMit AOK

The FitMit AOK app transforms your smartphone into a digital rewards journal for health and social activities. Collect points every time you work out, donate blood, go for a medical check-up, or join a club. Your points can be redeemed for lifestyle and sports merchandise, gift vouchers, cash, or a donation to a charitable organisation.





DOWNLOAD THE APP FOR FREE  
IN GERMAN APP STORES



# CHANGE IN EMPLOYMENT OR MOVING FROM GERMANY

As highlighted previously, everyone living in Germany is legally required to have health insurance. Therefore, changes to your employment will not interfere with your insurance coverage, though it might affect your premiums.



**A**

**Change in  
Employment**

## YOU STAY IN GERMANY AND LOOK FOR ANOTHER JOB

The law ensures that you remain insured for the next 30 days after your employment contract ends, but only if you start a new job within the 30-day period. If you remain unemployed after the 30 days, you will have to start paying for coverage from the end date of your employment contract. If you are eligible for unemployment benefits, the **Job Center** (*Agentur für Arbeit*) will take care of your insurance payments.

If not, please advise us of your new income level and we will adjust your fee accordingly. We will send a questionnaire by post to your residential address after the 30-day period, which you will have to complete and return to us within the stipulated deadline. If you fail to do so, we will be legally required to quote you the highest rate of approx. €780 per month.





## B

### Moving from Germany

## YOU LEAVE GERMANY FOR GOOD

The deregistration process in such cases is pretty straightforward. Your employer will need to deregister you, following which you will have to submit the deregistration form to the [Bürgeramt](#) (either in person or by registered mail). Please ensure that the deregistration date is fairly close to the date your employment contract ends.

If you are moving to another country within the EU, you will also need to provide the E104/S041 form issued by the health insurance provider at your new country of residence or the new employment contract.

## HOW TO GET INSURED BY AOK NORDOST

All employees are required to provide their health insurance information to their company before starting work, or at the very latest within 4 weeks after the start date of the employment contract. This is important also because the employer is not allowed to make salary payments without the employee's health insurance details.

**Click here to submit your application in English & German online.**

Once submitted your employer will receive an automatic confirmation letter by post, this will include your social security number ([Sozialversicherungsnummer](#)).

If you need assistance during this process you can email your coordinator Alex Holz at [alex.holz@nordost.aok.de](mailto:alex.holz@nordost.aok.de)

## QUESTIONS

**Talk to us.** We look forward to putting your mind at ease and getting your health insurance sorted pronto.

Office: AOK Nordost International Service Centre  
Email: [international@nordost.aok.de](mailto:international@nordost.aok.de)

Hours of operation:  
Monday - Thursday 9:00 - 18:00  
Friday 9:00 - 13:00

International Support English Hotline: 0331 2772 1234  
Monday - Friday 8:00 - 18:00



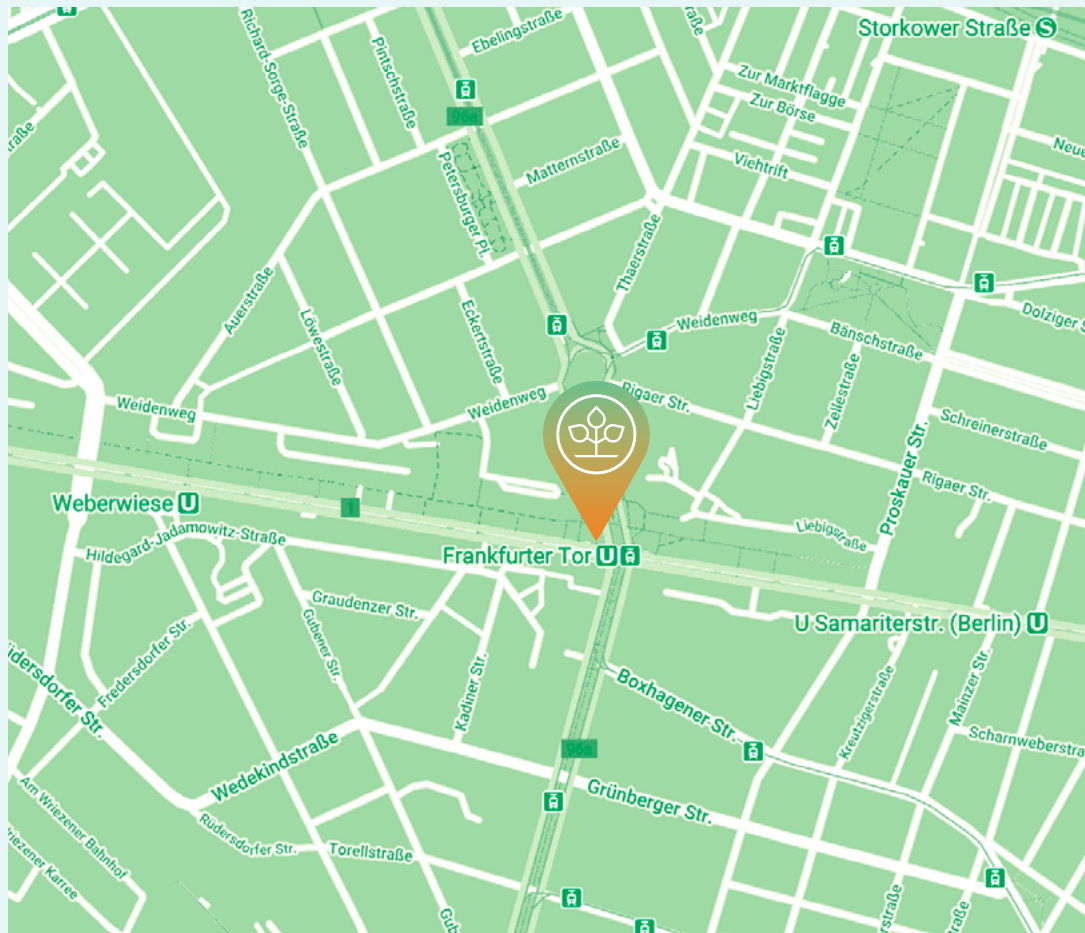
### DEDICATED SUPPORT MADE EASILY ACCESSIBLE

AOK Nordost is committed to providing the highest standards of service to its members. We do this by responding to customer queries quickly and efficiently, without bureaucracy. Multilingual email support is available at: [international@nordost.aok.de](mailto:international@nordost.aok.de)



### FACE-TO-FACE

We have over 100 service centres strategically located in residential areas throughout Northeast Germany, in addition to the AOK International Service multilingual team in Central Berlin providing face-to-face consultations in 16 languages.



### TOLL-FREE 24/7 URGENT CARE HOTLINE

For emergencies or immediate support, members can also contact our toll-free 24/7 Clarimedis hotline at 0800 1 265 265. Experts are available round-the-clock to assist with queries on treatments, medication and vaccinations.



### AOK ENGLISH HOTLINE

For English speakers, please call our dedicated AOK hotline at **0331 2772 1234** on Mondays to Fridays, between 08:00 and 18:00 for assistance.





# AOK International Service

*Our services, your language*

Warschauerstr. 5  
10243 Berlin