

Statutory Health Insurance for students in Germany



Eligible Persons	You can insure yourself if you are studying in Germany. As a student, you can insure yourself with statutory health insurance. Up to the age of 30 you can insure yourself at the student rate, from the age of 30 on, however, you can only take out voluntary statutory health insurance at a substantially higher contribution rate. You can apply with us for membership in the statutory health insurance fund, DAK Gesundheit, quickly and easily online.
Geographic Scope of Coverage	Statutory health insurance applies in Germany. In countries of the EU and the EEA, treatment costs are also covered up to the amount that would be incurred in Germany.
Insurer	DAK Gesundheit
Duration of Coverage	The duration of coverage at the student rate of the statutory health insurance is at least 1 month and ends when you turn 30. Starting with your 30th birthday, you can only take out voluntary statutory health insurance at a significantly higher contribution rate.

Statutory Health Insurance for Students — Important Benefits at a Glance*

Benefits	DAK Gesundheit
All legally stipulated services at the doctor, hospital, pharmacy or rehab facility	✓
Cost coverage of 90% for travel vaccinations	✓
Free online coaching	✓
€60.00 allowance for professional dental cleaning	✓
Subsidies for alternative healing methods such as acupuncture or osteopathy	✓
Around-the-clock telephone service	✓
Nationwide service centers	✓
24/7 medical hotline	✓
Bonus programs	✓
Deductible per insured event	-

* For a more detailed list of benefits, please refer to the statutory provisions of the Social Security Codes (SGB) as well as your policy documents.

Contributions

The contribution rate for student statutory health insurance is determined according to age in Germany.

With DAK Gesundheit coverage, it is in combination with statutory long-term care insurance.

This amounts to:

- **Up to 30 years of age:** €124.40 for students with children; €129.27 for students with no children.
- **From the age of 30 onwards:** €216.15 euros for students with children; €222.94 euros for students with no children.

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