

## Statutory health insurance for socially insured employees in Germany



<b>Insurable persons</b>	You can insure yourself if you are employed in Germany and are subject to social security contributions. As an employee, you usually have to take out insurance from a public health insurance carrier. Only when you exceed a certain income threshold do you have the choice between private and statutory health insurance (in 2020: 62,500 euro gross). Under certain conditions, you can also insure your family free of charge through the family insurance plan. With us you can apply for membership to the statutory health insurance provider, DAK Gesundheit, quickly and easily online.
<b>Scope of insurance coverage</b>	The public health insurance is valid in Germany. In EU and EWR countries costs are paid via the European Health Card. <b>TIP:</b> For stays of up to eight weeks in all other countries, we recommend our <a href="#">Care Holiday international health insurance plan starting at 10.90 EUR</a> per year.
<b>Insurer</b>	You become a member of DAK Gesundheit, one of the largest health insurance providers in Germany.
<b>Duration of coverage</b>	The minimum term is 1 month. The term is unlimited.

### Benefits

Most services at the doctor's, hospital, pharmacy or rehabilitation center are defined by law. However, DAK Gesundheit also offers you attractive additional benefits. They include, among others:

- 90% cost coverage for travel vaccinations
- Free online coaching sessions
- 60 euro subsidy for professional dental cleaning
- Subsidies for alternative treatment such as acupuncture or osteopathy
- around the clock telephone service
- nationwide service centers
- around the clock medical hotline

DAK Gesundheit optional rates for individual needs

- DAK Fit & Cash: Receive an attractive premium for one year of no benefit pay outs
- DAK Garantierarif: Agree on a deductible and get up to 600 EUR back

Save money with attractive bonus programs

Collect bonus points for the following procedures that you can either get paid out or exchange for health services:

- health check-ups/screenings
- Vaccinations
- Prevention courses

### Contribution

In Germany the contribution for your statutory health insurance coverage is automatically deducted from your gross salary. At DAK Gesundheit this is **16.1%**, and half is paid by you and half by your employer.

In addition, there is the public long-term care insurance with a contribution of 3.05% if you have children and 3.30% if you do not have children. This is paid in half by the employer as well.

If you are the main wage earner and you meet the pre-conditions, you can also insure your family free of charge via the family insurance plan.

\* The exact scope of benefits can be found in the legal provisions of the German Social Security Code (SGB) and in your contract documents.

**Legal notice:** The information contained in this publication does not constitute a contractual basis, but serves solely to describe the product. The General Insurance and Tariff Conditions on which your contract is based are exclusively authoritative.

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