

Statutory Health Insurance for employees who are social security recipients in Germany



Eligible Persons	You can take out insurance if you are employed in Germany and subject to social insurance contributions. In general as an employee, you are required to insure yourself with statutory health insurance. Under certain conditions, you can also insure your family free of charge via family insurance. Only if you earn more than EUR 5,550 gross per month as an employee, do you have the choice between private and statutory health insurance. You can apply with us for membership in the statutory health insurance 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 insurance begins or ends, for example, with employment. If the insurance relationship remains unchanged, you can cancel after 12 months at the earliest.

Statutory Health Insurance for Employees – 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

In Germany, **the contribution to the statutory health insurance is automatically deducted from your gross salary.**

With DAK Gesundheit coverage, it amounts to 16.3%. Half is paid by you and half by your employer.

In addition, there is **the statutory long-term care insurance with a contribution of 3.05% if you have children and 3.40% if you do not have children.**

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

Legal notice: The information contained in this publication does not constitute any contractual basis, but rather serves exclusively as a product description. Only the General Terms and Conditions of Insurance and policy terms and conditions upon which your contract is based, are legally binding.

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