

HEALTH INSURANCE

INFORMATION FOR EMPLOYEES (WITH A WORK CONTRACT)

Employees of the University of Bonn are usually compulsorily insured in a statutory health insurance. You can choose the provider of your statutory health insurance. Please obtain information on statutory health insurance providers and choose your preferred provider.

Contributions

Statutory health insurance costs are based on the amount of income. The contribution rate is 14.6 % of your gross income (2019) - half of this contribution is paid by the employee and the employer. As an employee, therefore, you pay 7.3 % of your income. In addition, most health insurance companies require an additional contribution, which currently amounts to a maximum of 1.3 % of income and must be borne by you. You can find an overview of all statutory health insurance providers as well as the respective additional contributions on the website of the central association of statutory health insurance providers, the [GKV-Spitzenverband](#).

How to become a member of a statutory health insurance provider

1. Choosing a health insurance provider

Find a health insurance provider. The largest statutory health insurance providers include Techniker Krankenkasse (TK), AOK, DAK, Barmer GEK and BKK. Statutory health insurance providers offer a comparable basic insurance, but differ in some additional services, for example when taking on special services such as health courses or homeopathic treatments.

2. Application for membership at the health insurance provider of your choice

Apply for membership at the health insurance provider of your choice. This is also possible online on the health insurance provider's website. Indicate in the application that you will be employed at the University of Bonn.

3. Submit your documents to the Human Resources Department at the University of Bonn

As a rule, shortly after you have applied for membership, you will receive a confirmation of your membership and your social security number. You should submit both to the HR department as soon as possible, as this data is required before the salary is paid. After the HR department has received your documents, the contributions are paid directly from the employer (in this case, the University of Bonn) to your health insurance company.

4. Wait for your health insurance card

All you need to visit a doctor is your health insurance card, which you can get from your health insurance. Some health insurance providers require you to fill out a form for this health insurance card and send a passport photo. Check with your health insurance if you haven't received a health insurance card after several weeks. If you go to the doctor, you must show this card.

Exception from the obligation to take out statutory insurance

As an employee, you are not compulsorily insured in the statutory health insurance if you have a gross income of over € 60,750 (2019). In this case, you can also get insurance from a private health insurance company.

WELCOME CENTER SERVICE FOR INTERNATIONAL RESEARCHERS

- We inform you about the system of statutory and private health insurance in Germany.
- We will inform you about what to look for when choosing a health insurance provider.
- We give you an overview of health insurance providers.
- We help you apply for membership in a statutory health insurance provider.