

Welcome to TU Ilmenau

Public Health Insurance for Internationals in Germany

Onboarding Session, January 19, 2026



In Co-operation with TK



The **SPiRiT**
of science

tu
TECHNISCHE UNIVERSITÄT
ILMENAU

Welcome to TU Ilmenau

we4you – your international Studentservice!



We provide the Holy Grail:

Your Start in Ilmenau – Arrival Website for International Students

Welcome to TU Ilmenau

Intro



Today's schedule:

- Welcome and warm up
- Introductory presentation
- Questions & Answers

Host:

Marie and Sebastian, Techniker Krankenkasse (public health insurance company)

Markus, International Office, we4you students support network

It's the idea, to make the introductory presentation in block to remain in the time line. Q&A session follows afterwards. However, you can write connected questions in the chat.



Well prepared for your studies

Health insurance in Germany –
Tipps, details and guidelines

An overview

What can I expect from the next hour?

1

**Well prepared at the start of my studies –
my to-do list**

Slides
4 – 12

2

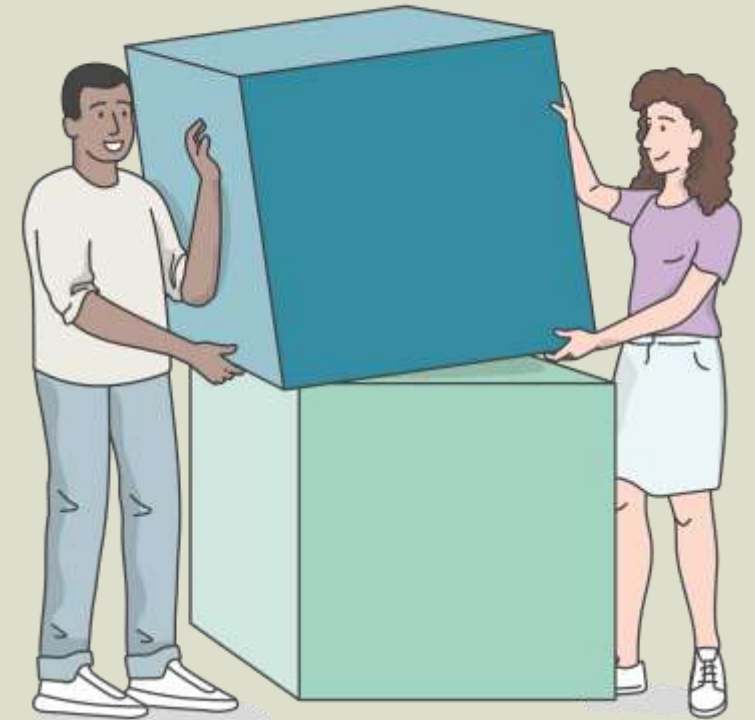
**What you need to know about
health insurance in Germany**

Slides
13 – 17

3

TK – committed to your health

Slides
19 – 23





1



Well prepared
at the start - my



TO DO LIST

Starting your studies

Three things you need to do before you start your studies:



- Admission of the university



- Get health insurance



- Set up a blocked account



Health insurance cover is mandatory as a student in Germany. Regardless of how you are insured, you have to get in contact with a German statutory health insurance company (e.g., TK) to finalise enrolment.

We will confirm your insurance status to your university electronically – regardless of whether you are insured with TK or have private cover.

Students from the EU/EEA

or a country with which Germany has a bilateral social security agreement

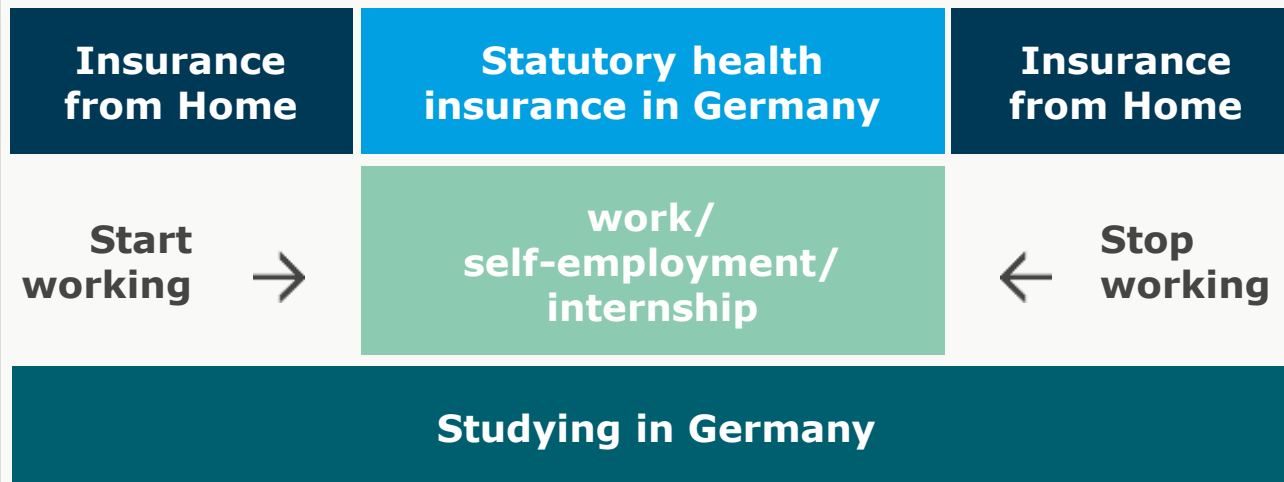
- You do not require additional health insurance in Germany. You are covered by your insurance in your home country.
- You may need to get health insurance cover in Germany if you take up employment as a student. This depends on what you earn and your home country.



Students from the EU/EEA

or a country with which Germany has a bilateral social security agreement

Taking up employment



Please contact us if you take up employment in Germany during your studies



What if I am not from the EU/EEA?

Students under 30: You must take out statutory health insurance for the duration of your studies in Germany. If you wish to take out private health insurance, you must be exempted from the compulsory insurance requirement.

Students over 30: In this case, you usually have to take out private health insurance.



Differences: statutory and private health insurance

Statutory health insurance

- Flat-rate contributions for comprehensive, legally regulated insurance cover and additional benefits
- The M10 notification is sent to the university immediately after applying for membership
- Medical treatments are billed directly via the health card - no advance payment required
- No health checks in advance

Private health insurance

- Premiums and insurance cover depend on the selected benefits and services
- Medical treatments must be paid for in advance (cost reimbursement principle)
- Students under the age of 30 must first apply for an exemption to take out private health insurance cover.
- You cannot reverse a decision to be exempted from compulsory health insurance.

Please note: Some tariffs do not offer sufficient insurance cover and therefore do not fulfil the requirements for exemption.

Scan me!

Get the necessary M10 notification here if you have an EHIC or are privately insured



The first step to health insurance cover

- Choose a health insurance provider. Our tip: TK!
- The quickest and easiest way to get health insurance: Become a member online!
- Extensive coverage for a below-average fee.
up to the age of 23: 141.16 EUR
over the age of 23 without children: 146.29 EUR
(reduced fee if you have children)

Become a member of TK:



... the next steps

The following documents are required to become a member of TK and get your eHealth card:



- SEPA debit mandate



- German address for your health insurance

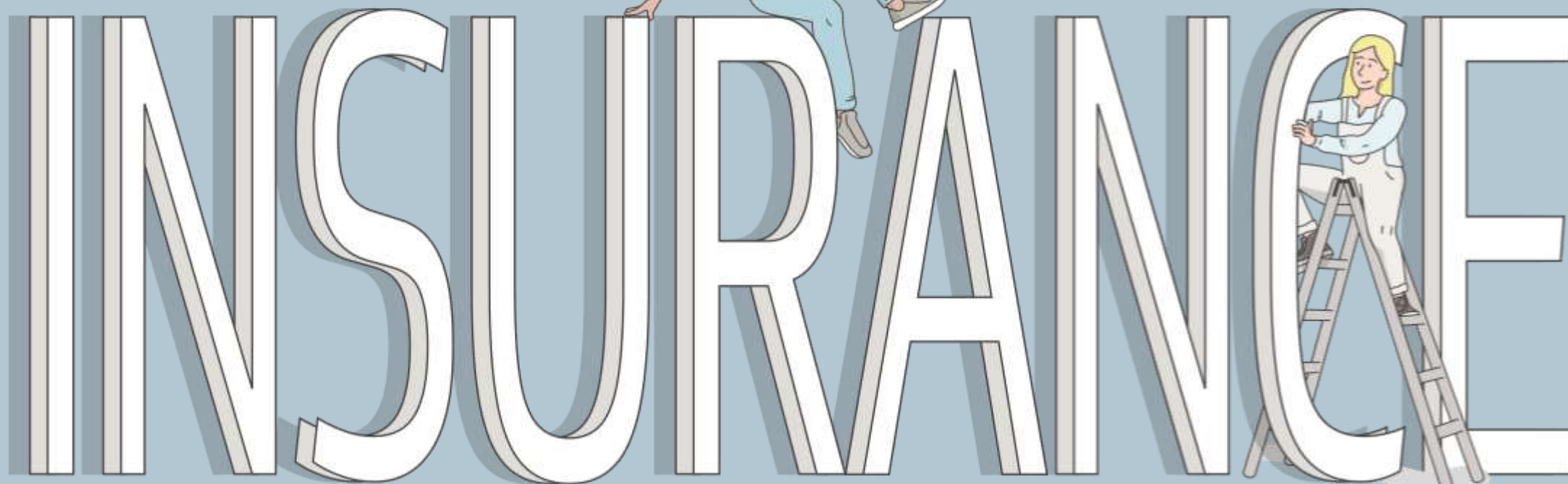


- passport photo



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What you need to know about health



in Germany

Statutory health insurance benefits

The most important information at a glance

- Medical treatment
- Dental treatment
- Treatment and stays in hospital
- Medicines, aids and remedies
- Rehabilitation
- Important check-ups and prevention courses
- And much more ...



What to do in case of illness

General practitioner

usually the first point of contact

- acute illness
- inability to work



Specialist doctor

mostly the second point of contact

- specific diseases
- long-term illness



Pharmacy

buy medication

- to have a medical prescription filled
- over-the-counter medications



Hospital

emergency contact

- emergency medical care



Important numbers

for emergency medical care

- **110 | Police**
threat, danger, crime
- **112 | Fire Department, Emergency Medical Service**
accidents, fire, acute potentially even life-threatening
emergency situations
- **116117 | Medical On-call Service**
You should only go to the hospital's emergency department
or call the Emergency Medical Service if the situation is
life-threatening or there is a risk of permanent injury. If you
need to see a doctor in the evening, on weekends or public
holidays, you should call the German medical on-call service.

The eHealth card

- Every insuree with a statutory health insurance fund receives an eHealth card.
- The card includes your photo so that it can be clearly assigned to you.
- Ideally you should always carry the eHealth card with you and present it to your doctor or at the hospital prior to treatment.
- Medical services are billed directly via the card.



As per German law co-payments have to be made certain services

- Medicines (you have to pay 10% percent of the dispensing price; this will not be less than 5 EUR and not more than 10 EUR)
- Hospitalisation (If you are treated in hospital, you have to pay a personal contribution of 10 EUR a day for up to 28 days each calendar year)



**TK – committed
to your**

3

HEALTH

The benefits of TK membership

TK-Welcome – exclusive service for international students

Advantages of TK-Welcome:

- English-speaking customer assistance and service
- specialist doctors available for personal phone consultations
- additional services and benefits (e.g.: our DoctorGuide provides details of English-speaking doctors near to you)



The benefits of TK membership

What makes us so special



- **Travel vaccinations:** If you are travelling abroad privately, TK will pay for the vaccinations recommended for your destination.
- **HPV vaccination:** TK covers the costs of vaccination against cervical cancer up to the age of 26.
- **Professional dental cleaning** (TK reimburses you 40 EUR of these costs once a year)



The benefits of TK membership

There for you if you fall ill



- **How and where can I find a contract doctor?**

[TK-DoctorGuide](#)

- **How can I get support in finding an appointment?**

[TK-AppointmentService](#)

- **Call our specialist hotline for medical advice 24/7**

[TK-MediCall](#)

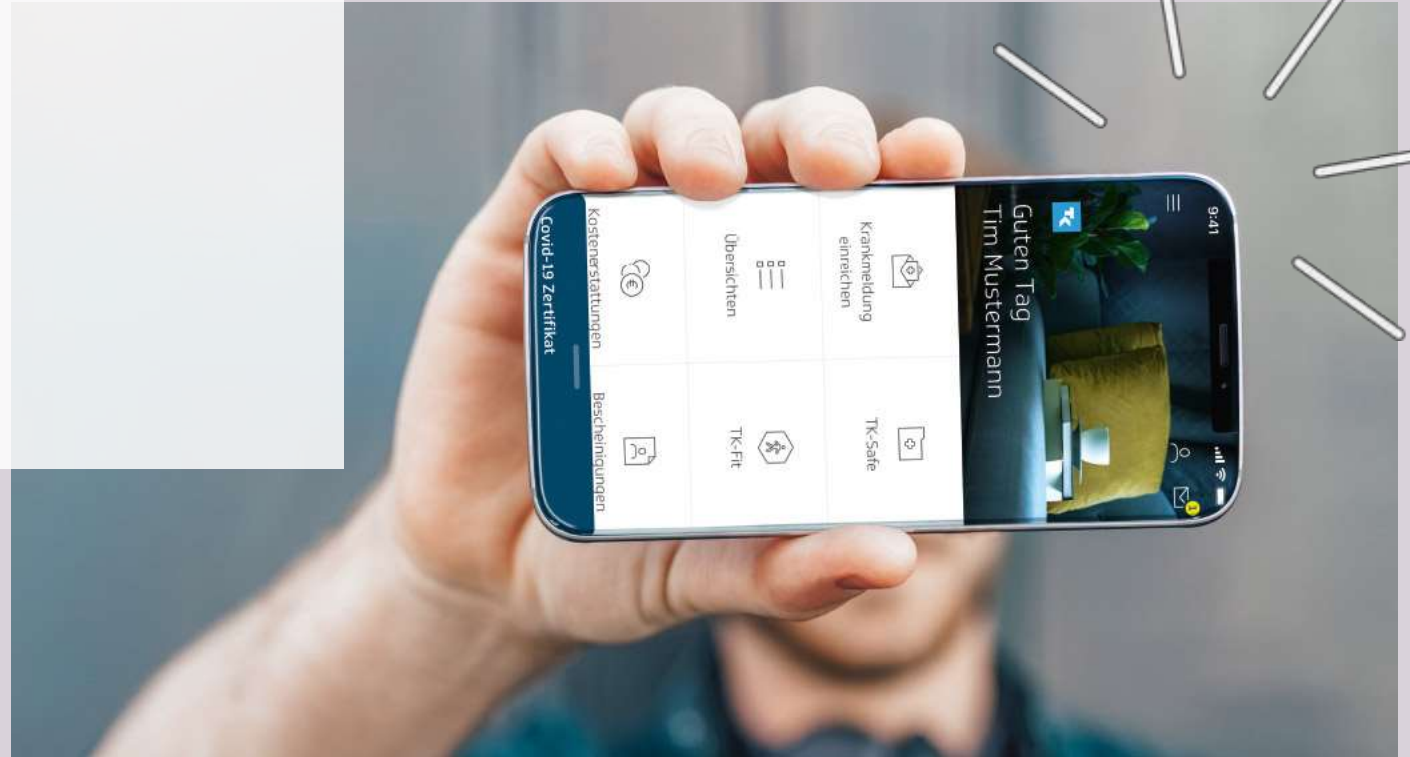
Your TK-ServiceTeam: Call us 24/7, 365 days a year
Personal customer advice: We are also there for you
in person throughout Germany



The benefits of TK membership

TK-App

- Upload/download documents for your university
- Digital mailbox
- TK Bonus Plan
- Cost reimbursement for additional services provided by TK
- Chat with TK



Your TK-CampusTeam

If you still have questions,
please get in touch.

Mail to:
sebastian.tost@tk.de

Visit TK in ASC:
Every Thursday
12am-2pm



Welcome to TU Ilmenau

Next online arrival session of we4you

- Wednesday, March 04, 2026, 3:00 p.m.

“Prepare your arrival and start of your studies”

- Always check

www.tu-ilmenau.de/arrival



Thank you!

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