The background image shows the RWTH Aachen University building, a large stone structure with a prominent glass dome, situated along a river. A German flag is visible on the left. The scene is captured from a low angle across the water, with a stone wall and a fence in the foreground. A semi-transparent grey box is overlaid on the right side of the image, containing the main text.

Welcome to Germany – good things to know!

Tips, details & guidelines

RWTH Aachen
September 2019

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**At the onset of your
studies –
essential documents**

2.

At the onset of your studies

Essential documents

Before you can begin with your studies, you must complete four tasks in advance:

- Registration Confirmation
- Bank Account
- Health Insurance
- Enrolment

Since these individual steps are contingent upon one another, it is best to take care of them in the following order:



At the onset of your studies

Essential documents – registration confirmation

Registration confirmation | International students must – just like German citizens – register their place of residence with the registration office/municipal office. Once they have rented an apartment, a room in a student house or in a shared apartment, they have to report to the registration office within one week.

There is a small fee for the registration confirmation. This fee varies throughout Germany, but is usually between 5-8 Euros.

Documents needed:

- Passport
- Copy of your rental agreement (recommended - not absolutely necessary)



At the onset of your studies

Essential documents – bank account

Bank account | A bank account is an absolute must for cashless transactions. It is required, e.g., to take out health insurance or to start a student job.

Many German banks offer current accounts for students free of charge. Ask at your local bank.



Documents needed

- Passport
- Confirmation of acceptance from your university
- Registration confirmation from the registration office

1 Registration confirmation

Bank Account

Health Insurance

Enrolment

4

At the onset of your studies

Essential documents – health insurance

Health insurance | In Germany, health insurance is mandatory. Every student must have health insurance before the beginning of their studies.

What do I have to bear in mind as a member within the EU or the European Economic Area (EEA)?

- A social security agreement exists between Germany and the EU as well as the European Economic Area (EEA).
- Students who are citizens of these countries do not have to take out a separate insurance in Germany; their current insurance remains valid.
- All you need when you see a doctor in Germany is your European Health Insurance Card (EHIC).
- Ask your health insurance representative in your home country about this card.

1 Registration confirmation

Bank Account

Health Insurance

Immatrikulation

4

At the onset of your studies

Essential documents – health insurance

- Students from Non-EU-countries who want to study at a state university or at a state approved university must be insured in Germany.
- All social health insurance funds are available for students who are under 30 years of age or who have not exceeded 14 semesters. One of the largest health care providers in Germany (which also insures the majority of students) is **Techniker Krankenkasse (TK)**.
- If you are beyond the above-mentioned cut-offs (age and semester), you are free to choose between the social and private health insurance systems



At the onset of your studies

Essential documents – health insurance

Documents needed to take out insurance from a social health insurance fund:

- Bank account (SEPA – direct debit mandate form)
- Passport photo
- Confirmation of enrolment (may be submitted at a later point in time)

Info:

Should you require additional information, or in case you like to take out insurance from TK, please do not hesitate to talk to me after the presentation.

1 Registration confirmation

Bank Account

Health Insurance

Enrolment

4

At the onset of your studies

Essential documents – enrolment

Enrolment The actual registration (enrolment) for a university takes place at the site of study itself. You have to be in Germany on time for the start of the semester, because once you have missed the deadline for matriculation, it is no longer possible to enrol. Find out the deadline for enrolment. The deadlines differ from university to university.

Documents needed:

- Proof of social health insurance
- Confirmation of acceptance
- Deposit slip of tuition fees (if available)
- Passport photo
- Passport



At the onset of your studies

Additional information

Almost every university houses the following institutions to answer questions regarding financial, social, and legal issues:

ASTA Within the association of universities, students pursue their own interests. ASTA also offers advice and renders support on a number of issues. Frequently, specific contact persons for international students can be found.

The National Union of German Studies The National Union of German Studies is the umbrella organisation of the 58 student unions in Germany. It also supports international students. Additional information can be found at: www.internationale-studierende.de.

International Offices Many universities house specific offices that look after international students exclusively. Inquire about them on your campus.



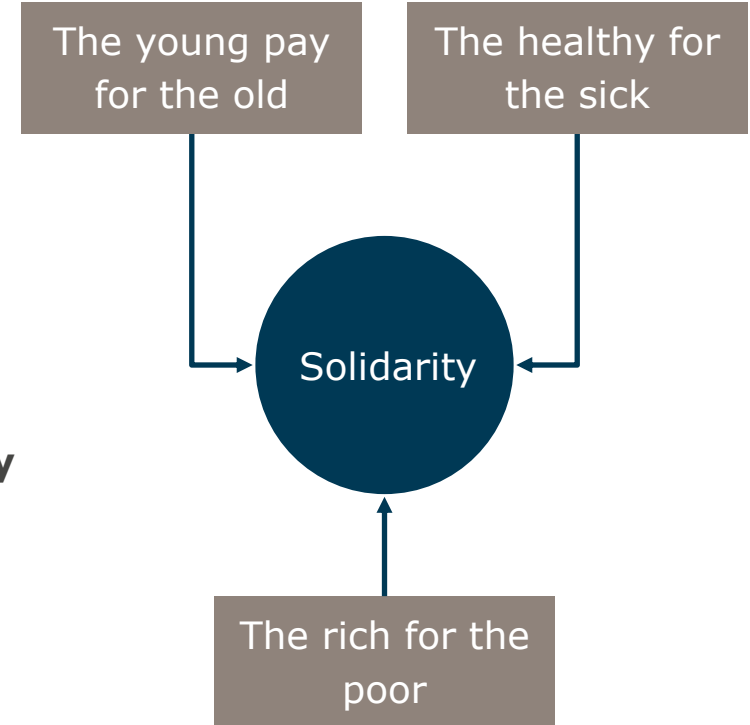
3.

**The German health care
system**

The German health care system

The principle of solidarity

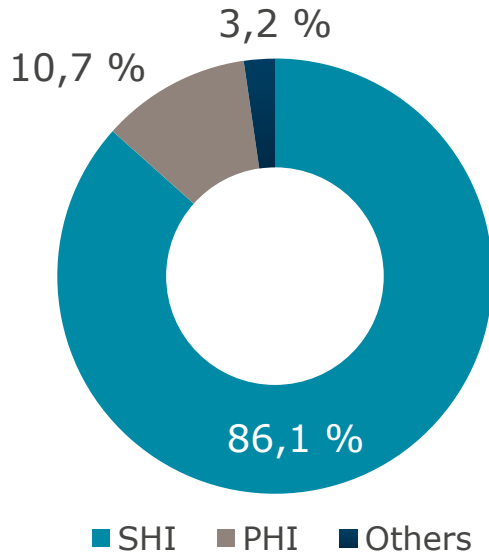
- The principle of solidarity is the foundation upon which social health insurance rests.
- The social security contribution assessment of your health cover is solely based on your individual financial situation and not on personal health risks or other factors.
- This is the most important and vital principle of social safeguarding in the event of illness: the costs for all health risks that are mandatorily covered by the insurance are **distributed equally among all insurees**.



The German health care system

Social and private health insurance

What kind of insurance covers do Germans have?



Social Health Insurance (SHI)

- Within SHI, the principle of **solidarity** applies. All members are entitled to the same benefits, regardless of their income and of how much they pay in contributions.
- In this respect, TK operates cost-covering and does not make a profit.

Private Health Insurance (PHI)

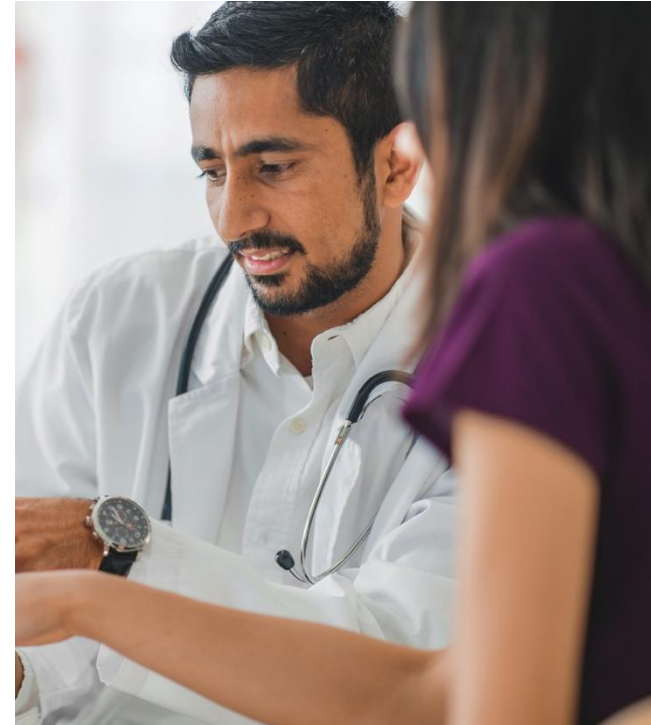
- Customers insure their **personal risk taking individually**. This means the more you are prepared to pay, the better you are covered in an emergency.
- In this respect, the goals of PHI are to make a profit.

Source: Association of Health Insurance Funds / www.vdek.com 12/2016

The German health care system

The benefits of social health insurance

- Medical treatment
- Dental treatment
- Treatment in hospital and hospitalisation
- Sick pay
- Medicines, medical equipment, and other remedies
- Treatment at a health spa
- Important medical check-ups & courses in preventive care
- and much more...



The German health care system

Monthly contribution for TK-health insurance (2019)

For students with children: 66,33 Euros health insurance

For students under 23 years of age: + 19,79 Euros long-term care insurance

+ 4,54 Euros TK-specific amount

= 90,66 Euros monthly

For students without children: 66,33 Euros health insurance

+ 21,42 Euros long-term care insurance

+ 4,54 Euro TK-specific amount

= 92,29 Euros monthly

After the age of 30 or past the 14th academic semester:

The following contributions apply to graduating students for a maximum of one semester:

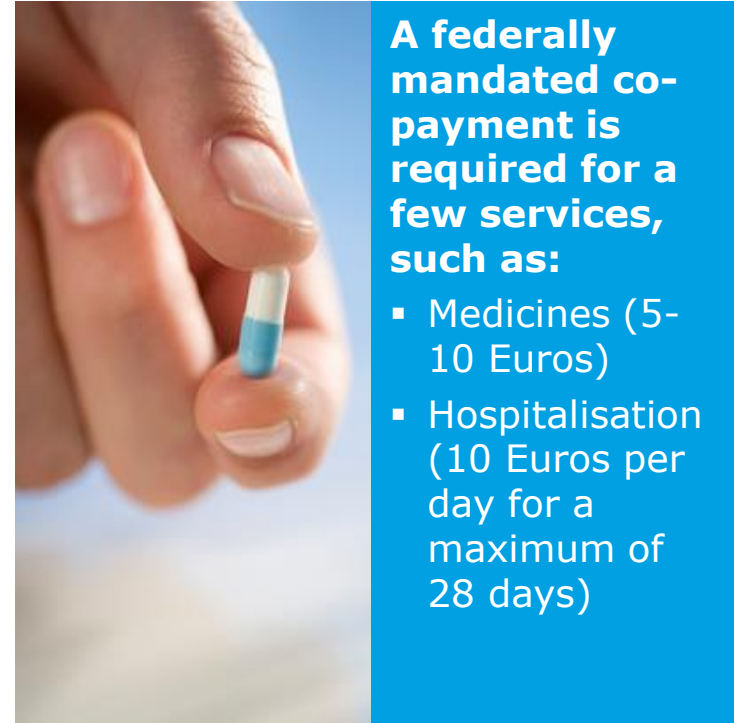
For members with children: **145,06 Euros monthly**

For members without children: **147,65 Euros monthly**

The German health care system

The health card

- The electronic health card is issued to every member of a social health insurance fund.
- A passport photo clearly identifies the insuree. The card should always be carried.
- The health card is needed whenever you see a doctor or go to the hospital.
- **The fees are directly settled via the card.**



A federally mandated co-payment is required for a few services, such as:

- Medicines (5-10 Euros)
- Hospitalisation (10 Euros per day for a maximum of 28 days)

4.

**Techniker
Krankenkasse (TK)**

Techniker Krankenkasse (TK)

TK's advantages over private health insurance funds

Acceptance without medical examination

Flexibility through additional cover

Insured persons never have to pay in advance

No exclusion or extra rates for example having chronic disease

Direct billing through your health insurance card

Switching to other SHI's and private health insurance funds is possible

Children are insured at no additional cost

Techniker Krankenkasse (TK)

TK's strengths

We speak your language!

In addition to German, many of our employees also speak other languages, such as English, French, Italian, Spanish, Russian, Turkish, etc.

We understand you best!

TK has the largest number of academics and the highest market share in students.

We do our best!

Numerous institutions and organisations honour us every year, among them Focus Money – for the twelfth time in succession, the magazine chose us as Germany's best health insurance fund.



Techniker Krankenkasse (TK)

TK's strengths

Travel Vaccinations Going abroad on a private trip? TK pays for the vaccinations recommended for the country of your destination.

Examinations by a specialist in sports medicine Here, your heart, circulation, and musculoskeletal system are thoroughly examined by a specialist in sports medicine; and TK assists you with this.

HPV-Immunsation Immunisation against cervical cancer up to (and including) the age of 26.

Alternative Medicines TK covers the costs for homeopathic medicines, anthroposophy, and phytotherapy with up to 100 Euros per calendar year.



Techniker Krankenkasse (TK)

TK's strengths

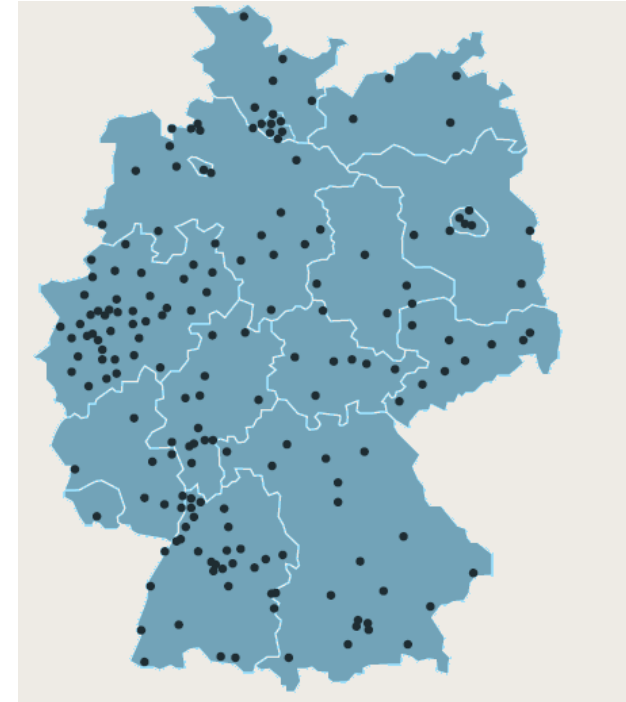
Your TK-ServiceTeam consultation around the clock by phone, 365 days a year.

Personal Consultation In about 200 offices throughout Germany, even in your home, if requested.

tk.de You will find numerous informations about our services and benefits. Also the exclusiv customer access „My TK“.

TK-MediCall One of about 100 specialists give advice on medical questions around the clock, 365 days a year.

TK-TravelMediCall You receive competent support with your travel preparations and at your destination via telephone or E-mail around the clock.



Techniker Krankenkasse (TK)

TK's strengths

TK-Welcome – Exclusiv service for international students

Not interested in bureaucracy? We will complete the paperwork for you.

What about your certificate of insurance? That is already filled in before you have even asked for it.

Further advantages of TK-Welcome:

- English-speaking customer assistance
- specialist doctors available for personal phone consultations
- additional information (e.g.: about English-speaking doctors near where you live in Germany)



Techniker Krankenkasse (TK)



Do you require additional information or need help with the application form?

If so, please contact me after the presentation – I am here to help.

**And if you have more
questions...**

...I am here to help.

Frank Korkor

Techniker Krankenkasse
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