



It is compulsory to have health insurance whilst living and working in Germany. There is a dual system in place, which means residents have a choice between private and state (Statutory) health insurance, provided certain criteria are met. In making the choice between state or private health care there is no golden rule. The right choice depends on the current situation as well as on future plans and needs to be discussed in details before coming to a decision. There is also a compulsory nursing care insurance (Pflegepflichtversicherung).

1. General Information

State health insurance is mandatory unless you earn over €59,400 per year before tax, under €450/month or you are self-employed. In these cases you can choose to insure yourself privately instead.

Nursing care insurance is also compulsory; normally this insurance goes hand in hand with your medical insurance and is insured with the same company.

Your Employer will pay half of your health insurance costs (excluding the supplementary charge), however the maximum amount he will contribute is €323,03/month for your health care and €56,42/month for your nursing care insurance. Should the premiums be higher, the costs are covered solely by yourself.

2. The State Health Care Insurance (Gesetzliche Krankenversicherung - GKV)

Premiums are determined by the amount of income you earn. You will pay a fixed percentage of your income for your health care - at the moment the basic premium is 14.6% with a supplementary charge of roughly 1% plus 2.55% for the nursing care insurance. The maximum monthly salary used to determine your premium is €4,425, which means the maximum premium that will be charged for your medical and care insurance is around €800/month (slight variations are possible due to the different supplementary charges charged by the different insurance companies operating within the State Health Care Insurance).

The 'GKV' is a family insurance, this means that partners with an income lower than €450/month and children are automatically insured with you at no extra cost.

There are, however, hidden costs in the 'GKV'. An excess of €10 will be charged for each day spent in hospital (max. €280) and up to €10 per prescription (only generics). Glasses are not covered and dental health is only partly covered. There is the possibility to compliment your health insurance through supplementary private insurance cover.

The 'GKV' is obliged to insure you regardless of your health history.

3. Private Health Care Insurance (Private Krankenversicherung - PKV)

There is no family membership available in German private health care insurance, meaning everybody has to pay premiums.

The premiums for private health care are based on age, specification of the health care cover and health. If you are single and earning well, it is normally possible to obtain a far superior health care coverage in comparison with the state health care plan for lower monthly premiums. It starts to get expensive if you have a partner who does not work or several children.

Once in the private health scheme, it is very difficult to go back to the state health scheme should you wish to do so.

The 'PKV' is not obliged to offer you insurance should you not meet their entry criteria regarding health. Some private insurers will not insure people coming from abroad without them having lived in Germany for a period of time.

There are many different tariffs available making it possible to design the health care coverage that is tailor made for your needs. These range from the free choice of doctor or hospital, choice of hospital room (single room, double room, etc.), cover for alternative health care, dental care and opticians.

Depending on the tariff you choose, you may have to pay excess charges on dental treatment or alternative health care.

Doctors receive higher reimbursements from private health care patients meaning waiting times are normally far lower than for people insured in the state system.

The decision regarding which system to choose is one which should not be taken lightly and the advantages and disadvantages of both systems should be explained in detail before you, the client, reaches the decision that is right for you.

On the following two pages are a list of questions that need to be answered so that the correct advice can be given to you. These questions give a broad overview of your present situation taking several important factors in to account, such as your employment status, state of health and family situation. Please answer the following questions so that we are able to offer you the cover that best suits your needs and at the best price. Once you have returned the questionnaire you will be personally contacted to talk through the next steps.

DATE _____

PERSONAL DETAILS

CLIENT 1 NAME(S) _____

DATE OF BIRTH _____

ADDRESS _____

CONTACT NUMBER _____

E-MAIL _____

STATE OF HEALTH _____

CURRENT INSURANCE _____

EMPLOYMENT STATUS _____

JOB DESCRIPTION _____

GROSS EARNINGS OVER €57.000/YEAR **YES** **NO**

CLIENT 2 NAME(S) _____

DATE OF BIRTH _____

STATE OF HEALTH _____

EMPLOYMENT STATUS _____

CO-INSURED **YES** **NO**

CURRENT INSURANCE _____

CHILD 1 NAME(S) _____

DATE OF BIRTH _____

STATE OF HEALTH _____

EDUCATION STATUS _____

CO-INSURED **YES** **NO**

CURRENT INSURANCE _____

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CHILD 2 NAME(S) _____

DATE OF BIRTH _____

STATE OF HEALTH _____

EDUCATION STATUS _____

CO-INSURED _____ **YES** _____ **NO** _____

CURRENT INSURANCE _____

ESTIMATED DURATION OF STAY IN GERMANY

COMMENTS

SPECIAL REQUESTS (FOR EXAMPLE PRIVATE DOCTORS OR ALTERNATIVE MEDICINE)

BEST TIME AND MEANS FOR CONTACT

SHOULD ANY QUESTIONS ARISE WHILST OR BEFORE FILLING OUT THIS FORM, PLEASE DO NOT HESITATE TO CONTACT US, WE ARE HERE TO HELP!