## **BARMER**

First steps in Germany for students

## Your perfect start



## 5 steps for a perfect start

There are only a few things that are absolutely indispensable when you're new in Germany as a student. This brochure walks you through them step by step and tells you where to go to get what you need.

### Step 1: Your health insurance

First of all you need to be registered with a German health insurance company. This is necessary because you will need valid health insurance for enrolment at university and for a visa from the "Ausländerbehörde" (foreigners' registration office). Our advice is to get in touch with your personal BARMER contact to make the application process as fast and as convenient as possible.

## Step 2: Your bank account

Last but not least, if you don't have a European bank account, it's advantageous to find a bank in Germany without fees.

## Step 3: Your enrolment

Once you have registered with a German health insurance, you are allowed to enrol at university. It is essential to take out health insurance before enrolment. Without confirmation of membership, enrolment is not possible. Our confirmation of membership is accepted at all universities in Germany. On receipt of confirmation of enrolment, you will need to send it to your health insurance.

## Step 4:

## Appointment with the foreigners' authority

For non-EU citizens: For your appointment with the **Ausländerbehörde**, you will need confirmation of enrolment and confirmation of health insurance.

## Step 5:

### Your social security number

Maybe you are considering a side job during university? The HR office of your company will need a German social security number. It is important in order for you to get paid! BARMER will apply for that number on your behalf within a few days.





## **Special benefits**

Health is a precious commodity. Preventive healthcare and the best available treatment in the event of sickness are essential for one's quality of life. That's why it's important to us that you stay healthy. Germany has one of the best healthcare systems in the world. German hospitals and doctors offer you the highest quality of care available. And as a patient, you can choose which doctor or therapist you want to be treated by. In Germany, health insurance, long-term care insurance, accident insurance, pension insurance and unemployment insurance are compulsory. About 9 million people place their trust in BARMER. And there are plenty of good reasons for you to be one of them!

#### Sick pay

BARMER is there for you when you're in employment and unable to work for an extended period of time. We pay you sick pay from the 6th week of a longer-term illness or incapacity to work.

#### Teeth

Healthy teeth are priceless. BARMER assumes the costs for dental treatment and check-ups – without time limit and in accordance with the statutory provisions and schedule of non-statutory benefits.

### Free choice of doctor and hospital

In the event of illness, BARMER policy holders can choose freely between all registered medical practitioners and hospitals.

#### Free family insurance cover

With BARMER, you pay a single premium – no matter how big your family is. This means that your spouse or partner and your children are fully insured too.

#### Electronic health insurance card

The electronic health insurance card gives you fast access to the best treatment and healthcare wherever you happen to be in Europe. It doesn't matter whether you need to see a general practitioner, dentist or get treatment in hospital. The costs are settled automatically simply by presenting your card, making the whole process significantly more convenient for you.

#### Contraception

You can get the "pill" free of charge until your 22nd birthday (the statutory supplement is payable from your 18th birthday).

#### Getting a second opinion

If you have a special disease or are in need of an operation, we support you in getting a second opinion by arranging an appointment with a specialist or another top doctor via our waiting time management service.

#### **Preventive care**

As a special extra benefit, you can take advantage of our Skin Check free of charge every two years.

#### **Medical information**

The BARMER Teledoktor (Teledoctor) is on call around the clock to answer any questions you may have on medications or treatments – call free of charge on 0800 3333 500.

More info: www.barmer.de/teledoktor

## ■ Yes, I choose BARMER, beginning





Personal information	BARMER contact:
Last name, first name	Title
Street address	Gender f = female m = male o = other
Postal code Town/city	Date of birth (dd/mm/yyyy)
Telephone number <sup>1)</sup> Mobile teleph	none number <sup>1)</sup> Place of birth and country of birth
E-mail address <sup>1)</sup>	Name at birth <sup>2)</sup>
Pension insurance number	Nationality <sup>2)</sup>
Information on group of pers	ons and prior insurance
I am a trainee an employ	from / since My gross salary is:  gee
with employer / company	I am related, related by marriage, etc., to the employer
	I am a partner/director
from / since	until (expected)  Please enclose enrolment certificate!
I am self-employed as	
	Health insurance company  I was
Most recently, from until  Reason for Change in the insurance relationship changing (e.g. change of employer)	with  Increase in the supplementary contribution by the previous health insurer
I know others who might be interested in a membership with BARMER.	I prefer communication in English.
Signature	<sup>1)</sup> Optional information. <sup>2)</sup> Information not required unless no pension insurance number provided.
Date, signature	For information: Your data are processed for the purpose of clarifying the insurance contract in accordance with Sections 5 et seq. SGB Title V, and for collection premiums in accordance with Sections 226 et seqq. SGB Title V and 57 SGB Title N BARMER stores these data for nine years. The data relating to the insurance contracts
Membership in health insurance also always establishes membership nursing insurance, unless an exemption from this applies.	(Sections 288 SGB Title V, 99 SGB Title XI) will be stored for a maximum of 30 yea in  Where the legal requirements are satisfied, you have a right to information, rectifition and erasure or restriction as well as the right to data portability.
GS-Nummer GD-Nummer Vertriebenartner	You may file an objection against the processing of your personal data with us or with the German Federal Commissioner for Data Protection and Freedom of Information. Our Data Protection Officer can be reached at <a href="mailto:datenschutz@barmer.de">datenschutz@barmer.de</a> or Lichtscheider Str. 89, 42285 Wuppertal, Germany.

GS-Nummer

GP-Nummer Vertriebspartner

# BARMER, for peace of mind when travelling

## 100 percent reimbursement of the costs for travel vaccinations

Are certain vaccinations required for your travels abroad? We assume the full cost of these, so you have more money left over to enjoy your holiday.

## Free travel vaccination info hotline: 0800 3333 500

The BARMER Teledoktor (Teledoctor) is on call around the clock to answer any questions you may have on travel vaccinations. More info: <a href="https://www.barmer.de/teledoktor">www.barmer.de/teledoktor</a>

## Supplemental cover for semesters abroad or when travelling

If you require medical assistance when overseas, it can get expensive fast. So that you have one less thing to worry about, we offer special deals on practical, supplemental foreign travel insurance with our health insurance partner HUK-COBURG Krankenversicherung.

# Ways you can benefit financially

## Payout of more than 100 euros or other attractive bonuses each year

The BARMER Bonus Programme allows you to simply collect bonus points by engaging in health-promoting activities (e.g. joining a fitness centre) and we reward you for doing so.

#### Elective tariff: up to 100 euros cashback annually

With our Pro Fit elective tariff, you can be reimbursed up to 100 euros each year if you make no or only a small number of claims.

## Learning is worthwhile: allowances for healthpromoting courses

We provide annual contributions towards health education courses on exercise and fitness, nutrition, relaxation and addiction. You can choose between local classes and our free online courses, which you can participate in from the comfort of your own home or when on the move.

# You're digital, and so is BARMER

## The BARMER App: Take care of all the important stuff online

Paperwork is a thing of the past: The BARMER App makes your life as an undergrad as simple and digital as possible. Request your proof of insurance for the university or download your BAföG student grant certificate. You can use the app to conveniently upload your enrolment verification certificate too. By using the BARMER App, you also collect bonus points that can be used against a range of great rewards. You always have important check-ups at your fingertips. And with the digital dental bonus booklet, you can keep track of your dentist appointments within the app too.

#### Relax with the meditation app

When everything starts becoming a bit too much, 7Mind helps you keep your cool. BARMER policy holders can use the mindfulness training for a year free of charge.

#### Rest well with our sleeping aid

You can study better when you're well rested. Our Amazon Echo Skill and Google Home Action offer you the ultimate in relaxation.

### **Contributions for students**

Health insurance for students is especially inexpensive in Germany. As of the winter semester 2021/2022, the monthly contribution for health insurance is just 88.13 euros.

Students with children pay 22.94 euros a month for the long-term care insurance and students without children that have reached 23 years of age pay 25.57 euros a month.

The health insurance cover for students ends on their 30th birthday.



# Your BARMER representative

## **Personal customer**

## service

#### Your benefits

When you first arrive in Germany and your German isn't that good yet, it's helpful to have someone you can talk with in English. Especially when it comes to discussing important topics like your health!

Your BARMER representative will be able to communicate with you in English too! Whether you're at home or in the office, simply call our English Service Hotline on 0800 333004 99-6666\*. If you are abroad, call us on +49 202 568 99-6666\*\*.

Your BARMER representative will personally deal with your questions as quickly as possible.

#### Let's stay connected









#### www.barmer.de/en

- \* Calls made from German landlines and mobile phones are free of charge.
- \*\* Calls are charged at the rate of the telephone provider you select.

## Winner of numerous awards!











