

Welcome to Munich – good things to know!

Tips, details & guidelines

Technical University of Munich
25 February 2025



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

At the onset of your studies

Essential documents

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

- Health Insurance
- Enrollment
- Bank Account
- Registered German Address

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 – 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 while studying without being employed; 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.



At the onset of your studies

Essential documents – health insurance

- Students from **Non-EU-countries** who want to study at TUM **must be insured** with a public health insurance in Germany.
- All social health insurance funds are available for students who are under 30 years of age. The largest health care provider in Germany (which also insures the majority of students) is **Techniker Krankenkasse (TK)**.
- If you are beyond the above-mentioned cut-off (age), you have to join the private health insurance system.

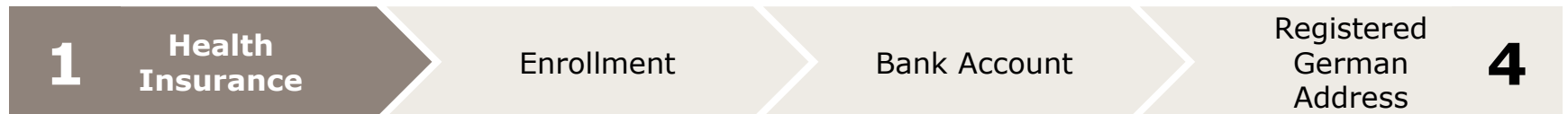


At the onset of your studies

Essential documents – health insurance

What is needed to take out insurance from a social health insurance fund?

- German address (without the german address, TK is not allowed to offer coverage)
- Bank account (SEPA – direct debit mandate form)
- Passport photo
- Confirmation of enrollment (may be submitted later)



At the onset of your studies

Essential documents – enrollment

Enrollment The actual registration (enrollment) for a university takes place at the site of study itself. Ideally, you should enroll at TUM by April for the summer semester.

Documents needed:

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





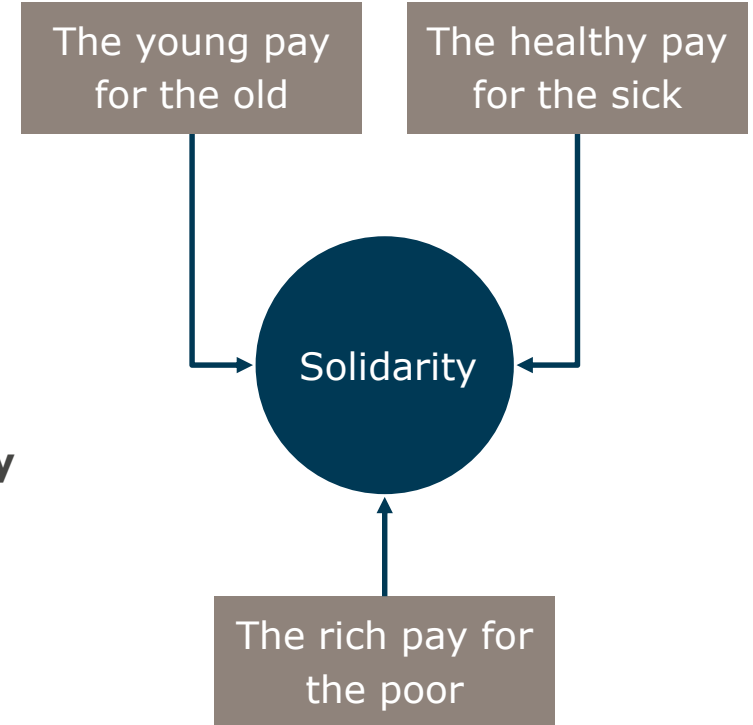
2.

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

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

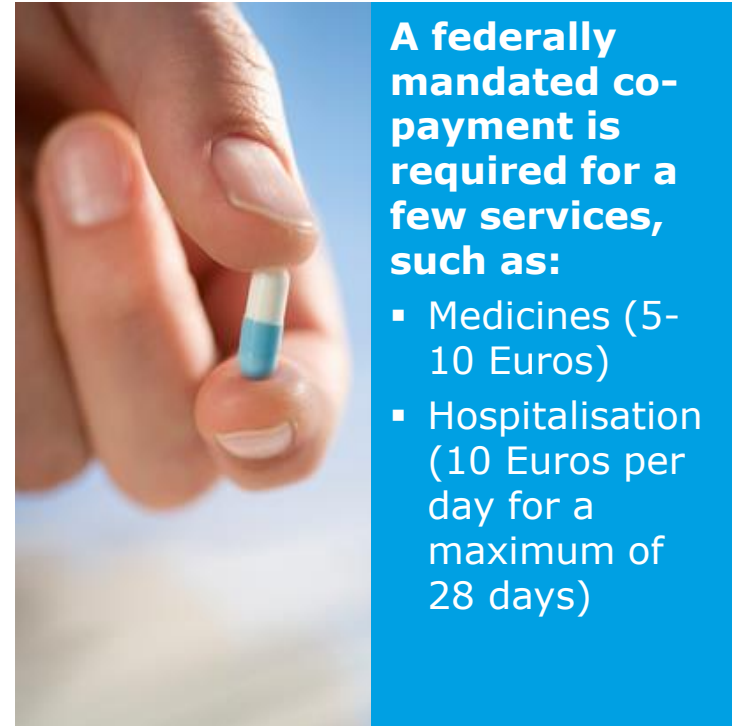
Monthly contribution for TK-health insurance (2025)

For students with children:	87.38 Euros health insurance
For students under 23 years of age:	+ 30.78 Euros long-term care insurance
	+ 20.95 Euros TK-specific amount
	= 139.11 Euros monthly
For students without children:	87.38 Euros health insurance
	+ 35.91 Euros long-term care insurance
	+ 20.95 Euro TK-specific amount
	= 144.24 Euros monthly
After the age of 30:	
Contributions for voluntary insurance cover:	
For members with one child:	250.29 Euros monthly
For members without children:	257.78 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.
- **Most fees are directly settled via the card.**



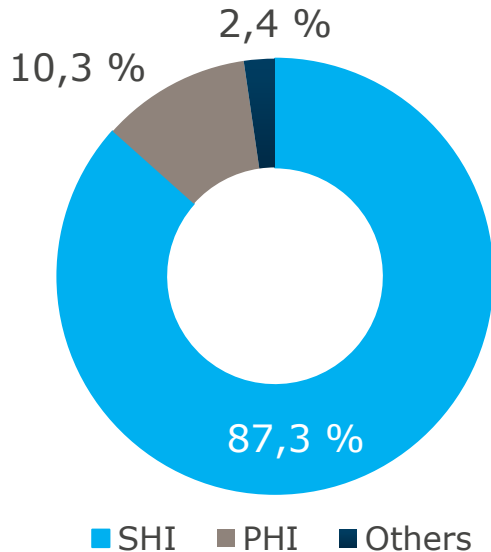
A federally mandated co-payment is required for a few services, such as:

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

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.
- TK operates cost-covering and does not make 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 a emergency.
- The goals of PHI are to make profit.

Source: Association of Health Insurance Funds / www.vdek.com 04/2024

Techniker Krankenkasse (TK)

Comparison between private and public health insurance



	TK (public health insurance)	PKV (private health insurance)
Application:	Acceptance without medical examination	Health questions are asked before taking out the insurance
Reimbursement of costs / medical bill:	Insured persons do not have to pay in advance/Direct billing through your health insurance card	Medical bill must be paid in advance. Depending on the tariff, it will be reimbursed afterwards
Family insurance:	Family members can be insured free of charge	Family members can be insured for a fee
Additional coverage:	Flexibility through additional coverage of supplementary insurance	Services and coverage only according to the chosen tariff or by buying additional insurance
Exclusions:	No exclusion or extra rates for example having chronic disease (regulated by social security laws)	Exclusion of benefits in the event of previously known illnesses and negligent behavior (depending on tariff)
Contribution/ premium per month:	Depending on income or status (e.g. „student“, or „employee“)	Depending on age, tariff and known illnesses



3.

**Your personal situation
during your studies at
TUM**

Where did you live before starting your studies at TUM?

Europe or EEA country?*



Your insurance probably remains valid.

*there are some countries with social security agreements without having the EHIC. More details in the following slide.

Any other countries?



You probably need a German public health insurance (such as TK) or a private health insurance.

Türkiye and other countries with health insurance agreements (without EHIC)

- Türkiye - A/T11
- Bosnia-Herzegovina - BH 6
- Serbia - SRB 106 DE
- Tunisia - TN/A 11

If you are eligible for any of the documents mentioned on the left, you remain insured in your homecountry. If you are not eligible, please provide us with a statement from your homecountry insurance provider.

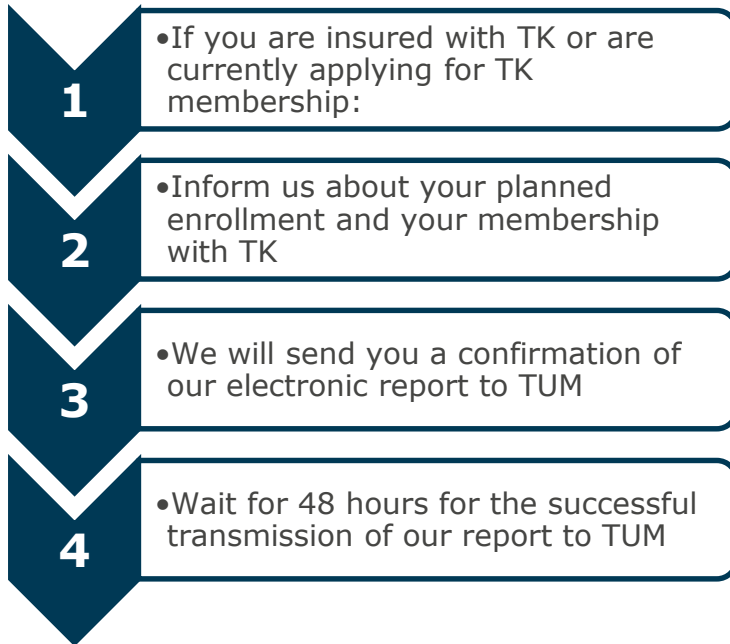
Insurance with TK is only possible, if you are employed during your studies in Germany.

If you are unsure about your specific situation, please contact Alexander by e-mail.

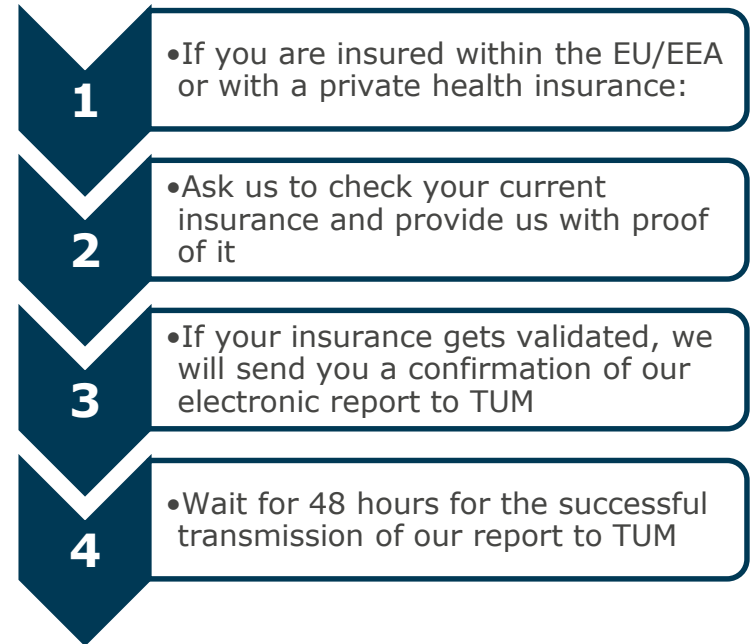
How to receive the digital/electronic report for the enrollment at TUM?



Insured with TK



Insured within EU/EEA or private insurance



Working during your studies (mini-job, working student position)

In case you intend to work during your studies at TUM, please be prepared to apply for jobs as early as possible, since the process takes a lot of time.

- As soon as you are employed, your EHIC* ceases to be valid.
- You will have to become a member of a german statutory health insurance, if you are...



- ...working **up to** 20 hours per week (during lectures):
Health insurance as a student
(fixed contribution)

- ...working **more than** 20 hours per week (during lectures):
Health insurance as an
employee (contribution
depends on salary)

* Exceptions: Students who are insured by statutory insurance in Denmark, Luxembourg, Türkiye, Bosnia or Austria continue to keep their insurance if they are employed in a marginal employment position („mini-job“)

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

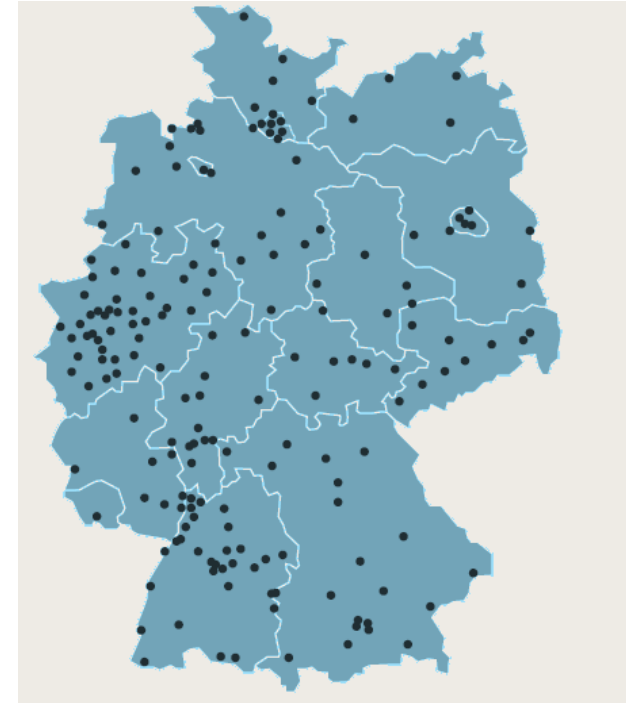
Your TK-ServiceTeam consultation around the clock by phone, 365 days a year.

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.



How do I find a doctor near me?



- TK-DoctorGuide:
Search engine for medical specialists



Chronic diseases

A person is considered to be seriously chronically ill if he or she has received continuous treatment for the same illness within the period of one year.

- **First requirement:** The illness must have existed for a full year and must have been treated by a physician at least 1x per quarter during this time - continuous treatment
- **Second requirement:** one of the following characteristics must also be met:
 - Continuous medical care so that, in the opinion of the physician, the illness does not worsen in a life-threatening manner, reduce life expectancy or permanently impair the quality of life.
 - In need of care as of care level 3
 - Degree of disability (GdB), and degree of damage consequences (GdS) of at least 60
 - Reduction in working capacity (MdE) of at least 60%.
 - The MdE, the GdB or the GdS must be partly due to the permanently treated disease. This must be proven, for example, by a certificate.

More information here
(german language)



Psychotherapeutic treatment

There are four approved types of treatment:

- Analytical psychotherapy
- Psychotherapy based on depth psychology
- Behavior therapy
- Systemic therapy

How do I apply for psychotherapy?

In principle, a psychotherapeutic consultation hour is required before the start of psychotherapy. After the consultation and before the start of the therapy, you must conduct at least two probatory sessions. If you and the therapist agree to start therapy, the therapist will submit an application together with you, which will be submitted to your german public health insurance.

Detailed information here
(german language)



Vaccinations

- You need a valid insurance with statutory or private coverage in the Federal Republic of Germany
- TK's supplementary benefits:
 - travel vaccinations as a non-statutory benefit
 - HPV vaccinations for women and men aged from 18 to 26
 - flu vaccinations for insurees under 60 years of age
 - tick-borne encephalitis vaccinations outside TBE risk areas



Where can I get a corona vaccination?

The corona vaccination takes place at doctors offices. Since the organization differs regionally, please refer to the website of your federal state for the exact procedure.



What to do next?

- You want to become a member of TK?
 - write an e-mail to alexander.vicari@tk.de with the e-mail subject **“Join TK”**
- You want to get your current insurance checked?
 - write an e-mail to alexander.vicari@tk.de with the e-mail subject **“Check Insurance”**

E-Mail to Alexander here



Become a member of TK here



Please make sure to submit your german address



Stay healthy during your studies with:

TUM4Health
#gesunddurchsstudium



TUMgesund





If you have any questions...

... do not hesitate to ask us.

Alexander Vicari

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