BARMER

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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.

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.

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.

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.

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.

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.





Special benefits

Multiple award winner

Health is a precious commodity. Preventive health care 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** My membership application should use the following information:

Personal details		BARMER representative:
Last name, first name		Marital status Single/ Not married Married Civil partner ³⁾
Street, house number		Title Gender
Postcode Town/City		Date of birth
Telephone number ¹⁾	Mobile phone number ¹⁾	Place of birth (town/city) ²⁾
Email address ¹⁾		Name at birth ²⁾
State pension insurance no.	Health insurance no.	Nationality ²⁾

Details of beneficiary and previous insurer

GP-Nummer Vertriebspartner

16EV 1119

GS-Nummer

Status Trainee Employee	Since My gross salary: €
At employer/company, address	Position
I am a student From/since I was most recently gr insured from until Health insurance provider Health insurance provider	Expected Please attach enrolment form!
I know other people who might be interested in joining BAF	RMER
(Please sign or type in your name)	 ¹⁾ Optional ²⁾ Only required if no state pension insurance number provided ³⁾ Same-sex partnership as defined by the law governing civil partnerships
Date, Signature Joining a health insurance scheme generally involves taking out long-term care insurance, unless otherwise exempted.	For information: Your data are processed for the purpose of clarifying the insurance contract in accordance with Sections 5 et seqq. SGB Title V, and for collection of premiums in accordance with Sections 226 et seqq. SGB Title V and 57 SGB Title XI. BARMER stores these data for nine years. The data relating to the insurance contract (Sections 288 SGB Title V, 99 SGB Title XI) will be stored for a maximum of 30 years. If the legal conditions are met, you are entitled to view this information, to seek correction and deletion or limitation, and to data portability.
	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 datenschutz@barmer.de or at Lichtscheider Str. 89, in 42285 Wuppertal, Germany.

Peace of mind when travelling with BARMER

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: **www.barmer.de/teledoktor**

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 up to 100 euros or other attractive bonuses each year

The BARMER Bonus App 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. The BARMER Bonus App also includes the Plus-Challenge run by our partner Majorel: it allows you to progress from level to level by means of tracking apps and wearables, and simultaneously helps us to further develop the bonus programme. By actively participating, you can become eligible for many discounted offers from a variety of bonus programme partners in the healthcare sector.

BARMER customers work out for less

As a BARMER policy holder, you can take advantage of exclusive deals offered by our partner fitness centres – and save a lot of money in the process.

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 contribute up to 150 euros annually 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: manage all the important stuff online

Many of our services are available digitally in the Meine BARMER (My BARMER) members' section, which you can access via smartphone app or computer browser. For example, you can download your health insurance certificate for your university and your BAföG certificate or upload your certificate of enrolment. The integrated health manager helps you to schedule and keep track of important check-up appointments.

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 Alex Skill or GoogleHome Action Schlafenszeit (Bedtime) is the ideal way to relax.

Premiums for students

Health insurance for students is especially inexpensive in Germany. As of the winter semester 2019/2020, the monthly premium for health insurance is just 84.22 euros.

Students with children pay 22.69 euros a month for the long-term care insurance and students without children that have reached 23 years of age pay 24.55 euros a month.

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



Your BARMER representative

Personal customer service

ARMER GST
ast name, first name
ddress
ostcode/Town
hone number
lobile number
mail address

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-language hotline on 0800 333 00 60*.

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

Let's stay connected



www.barmer.de/en

* On weekdays from 8:01 PM to 6:59 AM, weekends and national public holidays, our telephone hotline is operated by our partner Sanvartis. The company's team is specially trained in matters surrounding social insurance. We have specifically chosen them to ensure that you receive the best service possible outside of our business hours. The protection of your data is of course ensured.

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** Calls made from German landlines and mobile phones are free of charge for you.

*** Calls are charged at the rate of the telephone provider you select.

Winner of numerous awards!











