

**Die optimale Krankenversicherung
für Studenten, Sprachschüler und Reisende!**



Statutory and private health insurance: differences

In this table we have compiled some of the differences between statutory and private health insurance.

| | Statutory health insurance | Private health insurance |
|----------------------------|--|--|
| Contributions | Fixed by law, depending on income | Not fixed by law, usually increase with age |
| Admission | Must admit (almost) everyone, no health check | Must not admit everyone, usually health check |
| Insurable persons | (almost) all | employees with an income above 60,750 Euro per year, self-employed, civil servants, students |
| Billing | Directly with physician | Patient receives invoice, which he submits to insurer for reimbursement |
| Choice of physician | only physicians with health insurance approval | Free choice of physician |
| Co-payments | for medicines, aids and in hospital | None |
| Selbstbehalt | No | Possible |

Our solution: Care Student and DAK

we can offer you statutory health insurance with the DAK as well as the private student insurance „Care Student“ especially for foreign students. We have compared both products for you:

| | Care Student (private) | DAK (statutory) |
|---------------------------------------|---|--|
| Student contribution up to 30* | 81,48 € / month | 97,49 € / month |
| Student contribution from 30* | 107,54 € / month | 155,95 € / month |
| Doctor treatment | Free choice of doctor | Doctors with health insurance approval |
| Hospital treatment | General nursing class, multi-bed room, without optional services | General nursing class, multi-bed room, without optional services, 10 € extra payment / day (max. 28 days) |
| Dental treatment | Up to 500 €, thereafter 50% per calendar year | Standard statutory care |
| Medication | Yes | yes, additional payment 10% (min. 5, max. 10 €) |
| Hospital daily allowance | 25 € /day, max. 20 days | No |
| Recovery allowance | 1,500 € (for 90 days in hospital and incapacity for work) | No |
| Applicability in Europe | Yes | Yes |
| Valid worldwide | First four weeks | No |
| Deductible | 300 € / calendar year | No |
| Waiting periods | Waiting periods 3 months, 8 months for dentures, orthodontics, Psychotherapy, childbirth, 6 months for dental treatment (previous insurance partially recognised) | No |

* The compulsory nursing care insurance for registered students is included in this contribution. At the GKV, the contribution for childless students aged 23 and over is shown.