



# Protection right from the start

Welcome to SBK.

We are on your side.





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# Ask yourself: **are all health insurers the same?**

With SBK you have a special health insurer on your side, a partner committed to handling all of your health-related questions and concerns. We have local branches throughout Germany and are open to anyone – regardless of employer.

## **A personal touch**

With our personal consultants, you're in the best of hands. They put their all into helping you and will work with you to find the right solution for your needs.

## **Prefer to speak English?**

With us you benefit from a special service: we'll advise you from start to finish in English. This is a great benefit for you – after all, understanding your health insurance better means more peace of mind and enables you to get fast and simple answers to your questions.

## **Our expertise is international**

As a partner of Siemens, we have years of experience advising people all over the world. You'll always get competent answers to all of your questions about social security.

## **Time-saving services**

Your personal consultant will work with you to find a suitable specialist, for example. And our multilingual SBK Appointments Service will organise an appointment for you quickly and easily.

## **Your family is in safe hands with us, too**

Our services also include family planning and health checks for children – so you and your family are well taken care of.

## **Multi-award-winning service**

Experts and our own customers regularly give us top marks for our services. This makes us one of the leading health insurers in Germany. What sets us apart? Consistent quality over the years: [sbk.org/awards](https://www.sbk.org/awards)

# **We're different.**



## Want to **join SBK?**

First complete the **SBK membership form** with your personal details and send it to us. We take care of everything else for you once we receive your form. In our **welcome letter** you'll receive the contact details for your personal consultant and more information on the next steps.

### ■ **Is it your first time in Germany?**

Then start with us when you start your job. We'll inform your employer electronically of your membership with us. You'll get your **membership certificate** for presentation to important German offices or your employer. Your SBK healthcare card is generally sent to you automatically once we receive your photo. Once signed, the card is then valid and ready for use when your membership with us starts.

### ■ **Already insured by another German provider?**

You can switch to SBK once the 12-month **commitment period** has expired: just complete the SBK membership form. We'll be happy to check this for you and will afterwards give you more information on the next steps. If the commitment period has already expired, you can enjoy the benefits of SBK after just two full calendar months. All part of the service: we'll be happy to take care of everything for your switch.

**Good to know:** as of January 2021, it is no longer necessary for customers with statutory health insurance to cancel their existing insurance when they switch providers. The old and new health insurers will liaise directly with each other to complete the switch for you.

**Special note:** if you change jobs, usually the commitment and notice periods no longer apply and, when starting your employment, you can also choose a new health insurer like SBK. One exception would be if you are already earning more than the annual salary limit and when changing employers your salary does not change significantly. In these cases, the aforementioned periods apply.

We would be happy to advise you regarding your personal situation and the applicable commitment and notice periods.

## **Becoming a member is very easy.**

# Want a **quick overview?**

- **Statutory health insurance** (gesetzliche Krankenversicherung, or GKV) is part of the German social security system and statutory health insurers are required to insure everyone, without a medical examination and regardless of their employment situation, their age or their income. You can choose your own statutory health insurance.
- All employed persons pay a percentage of their gross salary towards **insurance cover** for sickness, pension, unemployment and nursing care.
- If you are employed, your employer will take care of deducting and paying the contributions for your insurance cover. The **contribution** (also known as a premium) is paid jointly by the employer and the employee. It is automatically calculated and deducted on your payslip.
- **Self-employed workers** and **students** also benefit from special insurance cover with SBK.
- Family members without an income can usually be covered by **family insurance** free of charge.
- You have a **free choice** of approved medical care providers.
- All our customers are given an electronic healthcare card, the **SBK healthcare card**. All SBK services are charged through this card (doctor's visits, hospital stays, prescription medication, etc.) Upfront payments usually do not apply.
- In certain cases you may need to pay **co-payments**: for example, for prescription medication (max. €10), hospital stays (€10 per day), remedies and aids (max. €10) or travel costs for outpatient or inpatient treatments (max. €10 per journey).
- If employees get sick, they receive up to six weeks of **continued pay** from their employer as long as they have been working for that employer for at least four uninterrupted weeks. The health insurer then pays what's known as 'sickness benefit' for up to one and a half years or until the employee has recovered – whichever comes first.
- Statutory health insurance cover is valid in Germany and most European countries.



**Be our guest.**  
We've got one for  
you here.



### What does 'healthcare through health insurance' mean?

Through your **health insurance**, you get medical services to protect and support your health through a nationwide network in Germany. You can use these services very easily with your **SBK healthcare card**. This is known as the **principle of benefits in kind** – you don't pay the costs of medical treatment yourself. These are paid by your health insurer, SBK.

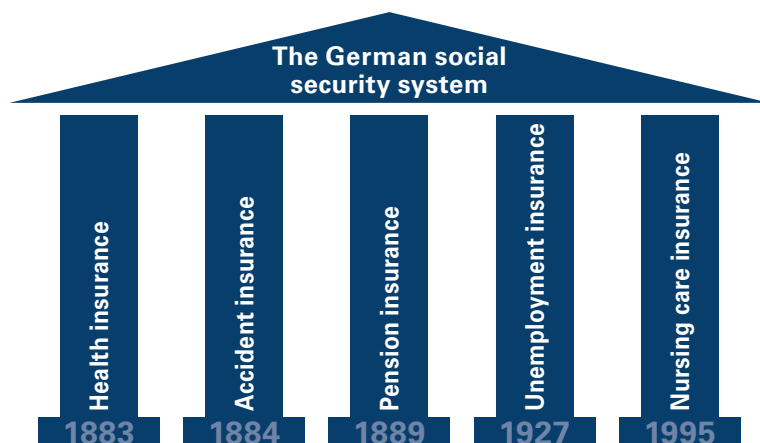
With **statutory health insurance** – which is what we provide – you enjoy insurance cover with no restrictions: without a medical examination and regardless of whether you are employed, retired, studying at university or still in school.

What's more, your spouse and children, who do not have their own income, are usually also covered with you free of charge through **family insurance**. SBK finances the required health services through what's known as '**health funds**' (Gesundheitsfonds), into which employers and employees jointly pay.

## Want optimal cover?

### Protection you can count on

The German social security system is one of the strongest in the world. You automatically enjoy basic cover to protect against risks, and that provides a strong basis for your quality of life. The social security state is based on the **principles of solidarity and individual responsibility**. This means that everyone contributes to the financing of the system – as well as they are individually able to. In return, insured persons can depend on solid protection in the event that they get sick, retire, have an accident or need long-term nursing care.



## No problem!

Here's how cover works in Germany.



## Are you **an employee?**

As an employee you have social security cover. Either as a **member with compulsory or with voluntary insurance** – which depends on your income.

### **Compulsory insurance**

Employees have special protection under German law to ensure their fitness for work. The state automatically protects them in all five branches of the social security system. In most cases, this protection comes from **compulsory insurance**, which comes into force as soon as you begin your employment. Of course there are some exceptions, such as **marginal** or **temporary employment**, which fall under a different type of protection. Your employer usually takes care of your insurance cover. Your employer will calculate your individual social security contributions based on your income, deduct this amount and pay it collectively with its own share of the contributions to the appropriate points for **health, nursing care, pension and unemployment insurance**.

In terms of health insurance, employees with compulsory insurance can choose a statutory health insurer within 14 days of starting employment. You then receive a **membership certificate** which you submit to your employer within this time period.

### **Voluntary insurance**

If your income already regularly exceeds the **annual salary limit** when your membership starts, your health insurer will take you on as a voluntary member, with the same benefits that a person with compulsory insurance would receive. To activate your insurance cover, you apply for voluntary insurance with your health insurer within three months of starting your employment and then submit a membership certificate to your employer.

### **Self-employed workers and students**

We have comprehensive insurance solutions for you, too. Your personal consultant will be happy to advise you on your individual situation.

**Great!** Usually this means you're automatically insured.

# Do you have **your SBK healthcare card?**

## What are the benefits of your SBK healthcare card?

You can use your **SBK healthcare card** to enjoy all services. Your electronic healthcare card will be sent to you at the start of your SBK membership. Once signed, the card is valid as soon as your insurance cover begins. You simply present this card as needed when you visit the doctor or hospital to receive treatment. The contractual partner usually charges SBK directly for their services through your card.

**Good to know:** in some cases you may have to pay a small amount yourself, known as a co-payment, of at least €5 and no more than €10, for example for hospital stays or for selected prescriptions or medicines.

## Who are the most important care providers in the healthcare sector?

Doctors, dentists, hospitals and pharmacies are the main care providers. What's noteworthy here is that you have a **free choice** of provider. Your selected care provider usually just needs to have **health insurance approval**, which is an official licence to charge your treatments to the health insurer. Alternatively, practising care providers without health insurance approval cannot generally charge their services through the SBK healthcare card and must be paid privately. You normally

arrange your appointments with the doctor or physiotherapist, for example, in advance by telephone. In acute situations, you can also be treated directly after consulting a doctor.

## What do you do in an emergency?

In an emergency, call **112** or go to the **accident and emergency department** of the nearest hospital. After initial treatment in hospital, you can usually see a participating practitioner for further treatment. How do you find suitable specialists? Your personal consultant will be happy to help you with this.

## What assistance is available for arranging appointments?

You can save valuable time with us – we'll arrange your appointment for you through the **SBK Appointments Service**. All you have to do is let us know which doctor you want to see and when – either online or over the phone – and we'll be back in touch within two days with an appointment time to suit you.

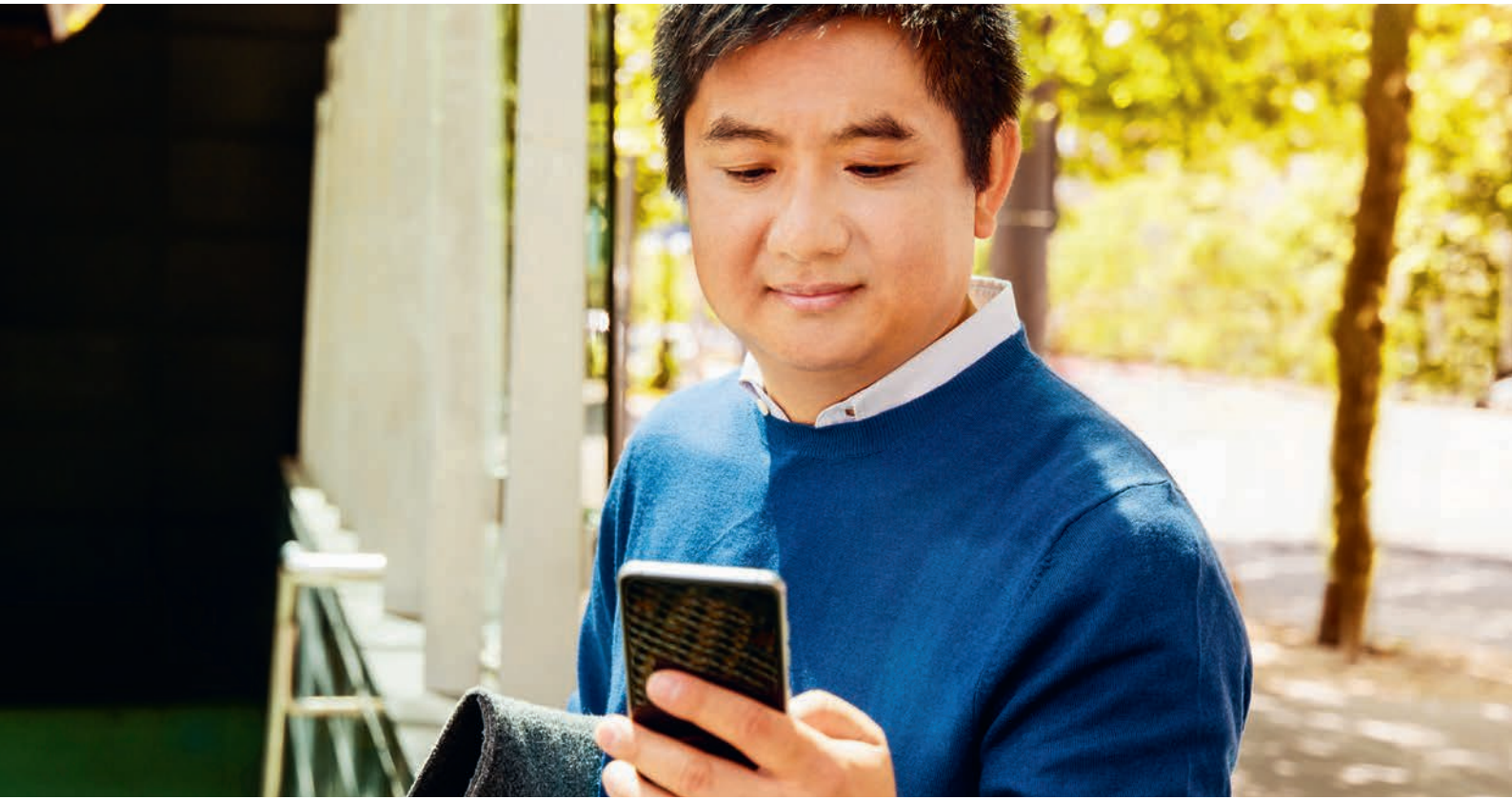
**Special benefit:** this service is available in English as well as other languages, such as Greek, Russian and Turkish.



Sample SBK healthcare card

**Then you're ready**  
to enjoy your  
healthcare benefits.





## How are **premiums calculated?**

### **How much is the health insurance contribution?**

SBK values consistent quality. We think it's especially important for you to get your health services quickly and easily, for your peace of mind. The contribution is individual and, for employees, based on your gross salary, up to a maximum limit known as the **contribution assessment ceiling**. The general contribution rate is defined by law and shared between the employer and the employee. In addition to the general rate, there is an additional contribution stipulated by the health insurer, which since 2019 has also been split evenly between the employer and the employee.

### **Can you include your family in your insurance cover?**

You can usually insure your family members (spouse, children), who do not have their own income, with **SBK family insurance** free of charge.

### **What is nursing care insurance?**

The **SBK-Pflegekasse** supports relatives and individuals in need of long-term nursing care with individual and competent services through nursing care insurance. The **nursing care contribution** is governed by law, paid by you and your employer and calculated on the basis of your gross salary. If you are over 22 years old and have no children, your contribution is higher. Our SBK Care Consultation team will be happy to answer all of your important questions.

**On an individual basis.**  
We'll advise you on the specifics.



# What if you **get the flu?**

## **If, for example, you can't go to work because you have the flu, what do you do?**

In this situation you have a safety net to rely on in Germany. After all, if you are not well, you should be able to stay home and recover. It's important for you to tell your employer that you can't make it to work immediately – to call in sick. Each company has its own rules for this process, which you should ask about when you start your job. Usually a simple call at the start of regular working hours suffices, if your **incapacity for work** does not last for more than three days. If you are ill for a longer period of time, your doctor's surgery will provide a certificate of incapacity for work. If your incapacity for work is not grossly self-inflicted, your employer will continue paying your salary for up to six weeks or until you have recovered, whichever occurs first, as long as you have been employed by them for at least four uninterrupted weeks and you have not been unable to work because of the same illness during the last six months.

## **What is sickness benefit?**

If your illness lasts longer than six weeks, SBK is on your side and pays what's known as the **sickness benefit**. This benefit is calculated based on your previous earnings and is paid for the same illness for a maximum of one and a half years.

### **The eAU explained**

The electronic certificate of incapacity for work (known as the eAU) was launched on 1 October 2021. This is your sick note in digital form. It allows doctors' surgeries to submit sick notes to us online. This will make things much easier for you, as you will no longer need to send us your certificate of incapacity for work. You call in sick at your place of work as usual and your employer will receive the eAU from us.

**Good to know:** if you are still receiving paper copies from your surgery, please continue to send these on to your employer and SBK yourself.

**Our tip:** send us your certificate of incapacity for work to us easily using the Meine SBK app.

## **Get well** first and foremost.



# Do you look after **your dental health?**

## **Why preventive care is better**

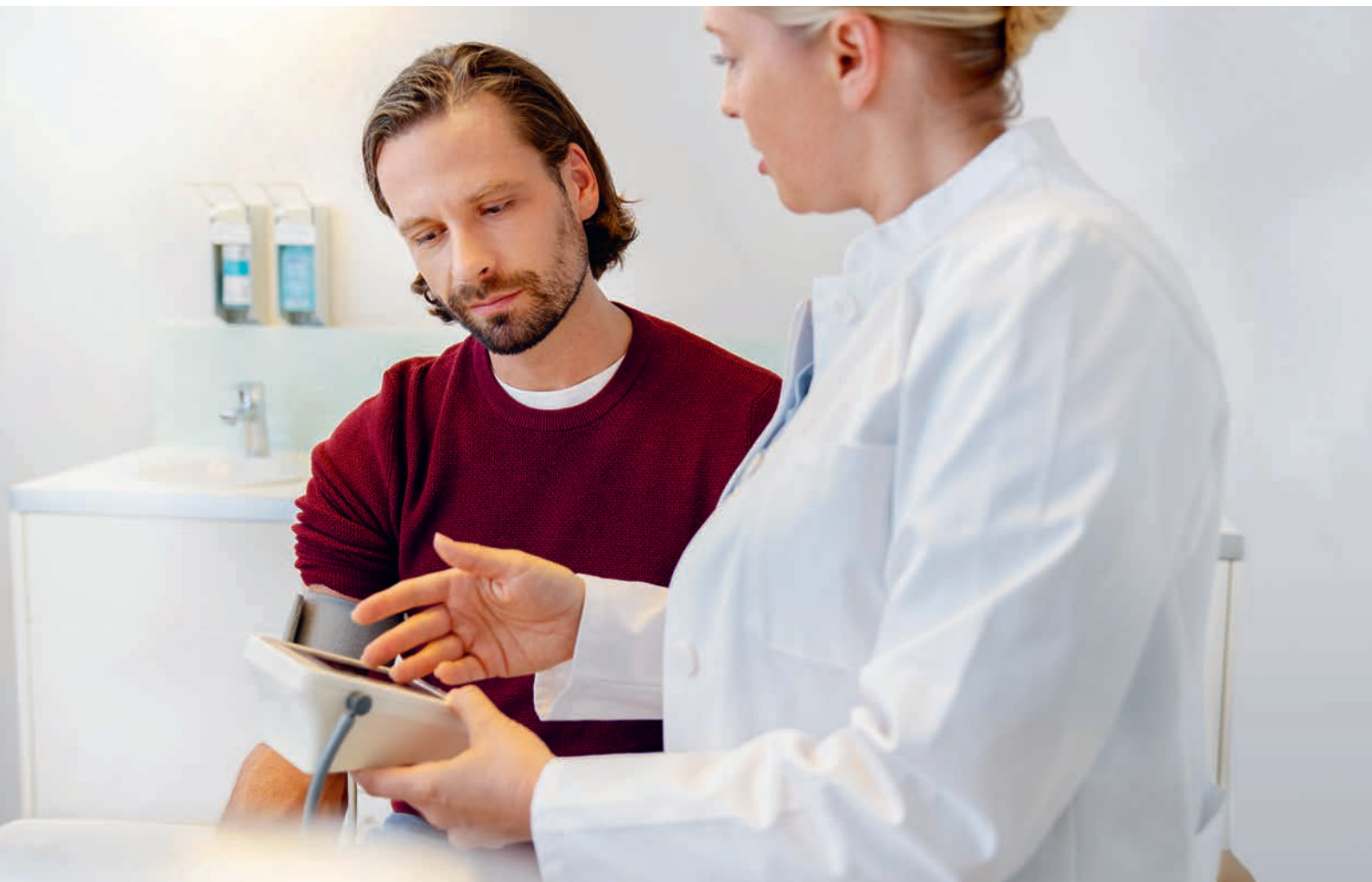
The idea behind preventive dental care is to help you keep your natural teeth healthy. From the age of 18, you can get an annual health check with an approved dentist of your choice. Following on from early detection dental checks, children between six and eighteen can even get biannual health checks. Your dentist will be happy to confirm your visit in your dental bonus booklet, which you receive from their practice. If you need a dental treatment or prosthetics, it is all the more important to document your annual health checks with your stamped dental bonus booklet. This provides the evidence needed to increase your fixed allowance and reduce the amount you yourself have to pay for the prosthetics.

## **What is a treatment and cost plan?**

This plan enables you to have a clear idea of the costs of dental treatments with prosthetics. Your dentist will give you a **treatment and cost plan** before your treatment begins. Send this plan along with your dental bonus booklet to SBK. Your personal consultant will note the **fixed allowance** on the treatment plan. Your dental treatment can then start. Within a legally prescribed framework, SBK also covers **orthodontic treatments**. For treatments outside this framework (such as adult orthodontic treatments), please ask your doctor or personal consultant for advice. You'll learn more in a personal discussion about preventive dental care and treatment alternatives for prosthetics, and get useful tips on **reducing the amount you yourself have to pay towards treatment**.

**Good to know:** you may also have to pay co-payments for fillings or extended examinations. Your dentist is required by law to inform you about your share of payments before starting treatment.

**Great!** It pays off in more ways than one.



## What's better, **outpatient** or **inpatient care**?

### **Outpatient surgery – recover in the comfort of your own home**

Many people recover best in the familiar environment of their own home – and this is especially true for children. Outpatient treatments are also often more gentle. When you are insured by SBK, you can have an array of procedures performed on an outpatient basis. You can choose freely between participating practitioners, approved outpatient surgery centres and hospitals and receive treatment through your SBK healthcare card.

### **Inpatient stay**

If an **inpatient stay** is recommended due to your diagnosis, you can go to an approved hospital of your choice. To make a well-informed decision as to which hospital best suits your needs, you can ask your personal consultant for guidance and information.

**Good to know:** for patients aged 18 or older, a co-payment of €10 per day is charged for hospital stays.

You **decide.**



## Want to **choose for yourself** when it comes to **conventional or alternative medicine?**

Many treatments have alternative options. Your personal consultant will be happy to show you what's possible and give you guidance as you make your decision – you choose what best suits your personal situation.

### **Homeopathy – your choice, naturally**

With us you get selected services from alternative medicine. Whatever you decide, we will cover consultations and treatment with all participating practitioners. Your personal consultant can help you choose a suitable practice. It's important to note that you will have to cover the costs yourself of any **alternative practitioners** who do not have medical training and do not have health insurance approval.

### **Osteopathy – in good hands**

This holistic treatment method is becoming increasingly popular as a complement to conventional medicine for rediscovering your balance and relaxing. We will reimburse part of the cost of six osteopathic treatments per year with a certified **osteopath**.

### **Acupuncture treatment directly through your SBK healthcare card**

This treatment method from traditional Chinese medicine is used for pain relief – especially for individuals with chronic illnesses affecting their spine or knees. In these cases, you can get **acupuncture** from specially qualified doctors directly through your SBK healthcare card.

**We think you should.**  
The most important thing is to get better soon.



## Need help **in your recovery?**

### **How to get your medication**

If **medication** is necessary for your medical treatments, your doctor will prescribe it to you if it **requires a prescription**. In most cases a co-payment needs to be paid for this. People on a low income and children under the age of 18 are exempt from co-payments. You can get your medication on **prescription** from the pharmacy, where you also pay the **co-payment**.

**Important to know:** medicines are only permitted to be issued by **pharmacies** and are not available in supermarkets or health and beauty retailers, unlike in other countries. Medicines can also be shipped from **online pharmacies**. This is also the case for non-prescription medicines (over-the-counter medicines), which you can get from a pharmacy without a prescription (such as mild painkillers). For outpatient emergencies where medicine is required in the evening or at night, you can get your medicine at the night counter of an emergency pharmacy.

### **How does it work with remedies and aids?**

It's very similar. **Remedies and aids** include, for example, massage, insoles or walking aids. A co-payment must also be paid in this case; the amount varies. Your doctor will issue you a **prescription**, which you then present to the relevant provider (such as a massage clinic or medical supply store) along with your co-payment. Thanks to SBK's personal service, you always have the peace of mind of having quick and easy access to remedies and aids that are important for your health and comfort.

**You'll get**  
what you need  
to do that.



## Is preventive care important to you?

With SBK you get easy access to health checks. For clear guidance, the government has defined **health checks and screenings, dental check-ups and vaccinations** for adults, adolescents and children. In addition to the legally defined preventive care services, there are also **personalised health-care services 'individuelle Gesundheitsleistungen, or IGeL'**, which must be paid for privately, as they are not part of the catalogue of statutory health insurance services. Your doctor is required by law to inform you of this fact before such a service is provided for you and will issue you a private invoice at the end.

### **What preventive services do we additionally offer?**

With SBK you get extra preventive services. These include, for example, **skin cancer screening** for people under 35 and an additional annual breast cancer screening with **Discovering Hands** at selected practices throughout Germany. SBK also offers flu and TBE vaccinations for you, regardless of your age or where you live.

It is to us, too.



## Want to travel worldwide with peace of mind?

### What if you want to visit home?

For trips to an **EU or convention state**, you're covered for all emergencies with the **European Health Insurance Card (EHIC)**. This card is on the back of your SBK healthcare card. For trips outside the EU, such as to the USA, China or India, you are not covered by statutory health insurance. In this case, and even in all other travel situations, it is a good idea to take out **private travel health insurance**, since not all services abroad are covered by statutory health insurers.

Our partner **ERGO Versicherung** has an attractive offer for you: those insured with SBK will get a 10 percent discount off the regular price. ERGO Versicherung will give you medical cover for up to eight weeks abroad and will also cover repatriation to Germany.

The same applies to your spouse and children – insurance providers in EU or convention states cooperate with each other here, too, and your family insurance has you covered. Family members who live outside of this zone should also arrange for private supplementary cover.

### Special extras from SBK

With SBK, you also have access to **SBK Overseas Consulting**, a team of experts who will answer your questions by telephone on health insurance and social security abroad. Your personal consultant can also provide you with information about recommended vaccinations, hygiene regulations and a suitable travel first-aid kit for your trip abroad. As an SBK extra you will get part of the costs of your **travel vaccinations** reimbursed. If you have a concern while you're abroad, phone our **SBK Customer Hotline**. They will transfer you if necessary to the team of medical experts on the **SBK Health Telephone**, who will give you medical advice and find German or English-speaking specialists for you where you are.

**Our tip:** it's always a good idea to take out private travel health insurance – whether you're travelling within the EU or further afield.

**No problem.**  
We're by your side.





## Are you actively supporting your health?

Get rewards for being proactive about your health through our **SBK Bonus Scheme**. From dental check-ups, professional teeth cleaning in the practice of your choice and health checks, to membership of a sports club or gym – it's easy to get involved digitally via the **Meine SBK app**. This allows you to keep track of your bonus activities wherever you are and at any time and to get rewarded for your health-conscious choices. You can have your collected bonus transferred directly to your bank account or get a credit note. You can use your collected bonus to get selected health services, such as alternative treatments or to get glasses and contact lenses.

### **Secure your reward – with the SBK Retention Tariff**

Another advantage for you is the **SBK Retention Tariff**. You can benefit financially with this tariff if you rarely go to the doctor apart from going for normal health checks. This tariff runs for three years at a time. Once one calendar year has passed, you get a reward. If the maximum annual reward is exceeded due to the services you've used, you will have to pay an excess, which is capped at a maximum amount. After the first three years are up, you can terminate the tariff on an annual basis or continue to secure your reward for another year.

### **SBK Balance Days: your chance to relax – your choice**

With our exclusive **SBK Balance Days**, you can enjoy a high-quality minibreak in selected spa hotels set in beautiful surroundings. Get renewed energy under the supervision of professionals and benefit from a special health programme. Your partner or friends are also very welcome to take part in the health programme.

### **Health classes across Germany**

Each year there are about 135,000 certified health classes on offer throughout Germany. You can choose from a number of activities for exercise, relaxation, cardiovascular health and much more. Do something good for your health on a regular basis with solutions from SBK and maintain some balance in your life.

**The best thing is that** whether you enjoy Balance Days or take health classes, you'll get a subsidy up to twice a year.

## Get rewarded for it.

# Considering **starting a family?**

For many people, starting a family is an important milestone. SBK is a reliable partner to accompany you before, during and after this exciting phase of your life.

As a special extra, you can enjoy the **SBK Happy Baby Package**, which has been specially created for expectant parents. This includes additional **check-ups** during your pregnancy, selected **pharmacy-only medicines**, a **shared birth preparation course with your partner** or your chosen companion, and the **on-call midwife service**. We will also reward you for accessing all care measures concerning your pregnancy with the **Babyglück ('Happy Baby') bonus scheme**. We will also make it easier for you to find a participating midwife and you can take advantage of **birth preparation courses** and **pregnancy exercise** classes with midwives – also available digitally, if you prefer, via the **pregnancy app** or the **online postnatal exercise course** from Keleya. And if you need it, you can even get **in-home nursing care and home help**.

**Good to know:** all **medicines** needed for pregnancy or childbirth issues are exempt from co-payments. SBK covers your **maternity pay** during your **maternity leave** six weeks before and eight weeks after you give birth. Your employer will also pay a contribution towards your maternity pay. This allows you to prepare for the birth of your child in peace. If you have any urgent questions, you can phone the **SBK Health Telephone for expectant mothers and children** at any time.

**Our tip:** if you have questions about **parental allowances and child sickness benefit**, your personal consultant will be happy to advise you.

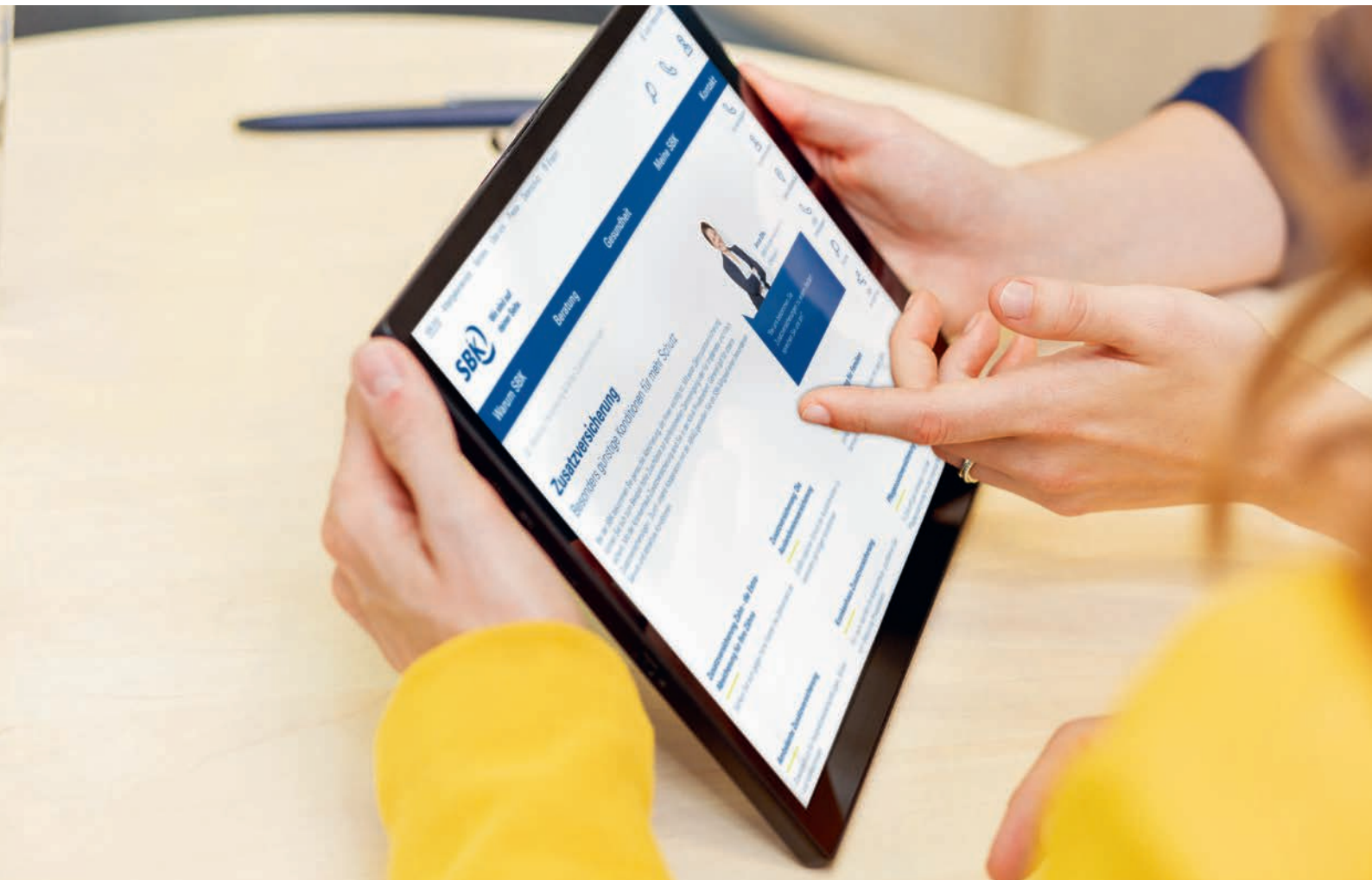
## **What if you are looking for new energy to face the day?**

If after challenging times you are looking for targeted therapies and medicinal recovery, SBK together with your pension insurance gives you access to outpatient and even inpatient care in hospital if that is deemed necessary after examining the situation.

You can use this service for **preventive care or rehabilitation**. This includes **parent/child rehabilitation** for supporting the physical or mental health of both you and your child and garnering new strength for day-to-day family life. How does it work? If you and your doctor decide that rehabilitation or a preventive course is right for you, so you can regain your strength, please get in touch with your personal consultant. They will clarify everything with you and arrange for the next steps. After your stay, SBK will help you with other measures, such as **progressive reintegration** to rejoin the workforce, in some cases.



**You can always count on us.**



## Want additional **individual cover?**

### **Get additional benefits through our partner ARAG**

Every individual has their own personal needs when it comes to health cover. One person may want to enjoy a private room during their hospital stay, while another person may be more concerned about getting treatment from an alternative practitioner. Many of these needs can be met with private supplementary insurance. For this reason, SBK has partnered with ARAG, so you can have the option of supplementing your insurance cover. This partnership comes with exclusive benefits alongside the additional insurance cover: preferential tariffs, no waiting periods\* – just immediate insurance cover, support from the ARAG Premium team and a shorter termination notice period of one year.

You can choose from the following **supplementary tariffs** to add to your cover: supplementary cover for families, dental care, outpatient services, inpatient treatment, loss of earnings, nursing care, preventive care and vaccinations.

We can **point you in the right direction.**

\*except in cases where treatment has already been advised, scheduled or started. For childbirth there is therefore insurance cover from eight months after your insurance coverage begins.



## Any **further questions?**

Do you have further questions about SBK, our additional services or membership? Don't hesitate to contact us in person – however you want – by telephone or online:

**SBK Prospective Client Hotline**  
**0800 072 572 587 00 (free of charge\*)**  
Our service hours for personal advice:  
8 a.m. to 6 p.m. (CET)

\*within Germany; from abroad, you can call us on +49 89 444 570 88 at the rates that apply there.

**Become an SBK member online:**  
[sbk.org/join-now](https://sbk.org/join-now)

**SBK prospective client contact:**  
[sbk.org/callback](https://sbk.org/callback)

For more information, visit our website:  
**[sbk.org](https://sbk.org)**

**We can't wait to welcome you!**

We would be  
happy to **help**  
**you in person.**