



# LIVING IN GERMANY

GOOD MEDICAL CARE

Excellent  
service and  
information for  
English-speaking  
citizens

**DAK**  
Gesundheit  
*Ein Leben Lang.*

# LIVING IN GERMANY?

INVEST IN SECURITY –  
AND DAK-GESUNDHEIT



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*Your health and that of your family is extremely important to you. So it's good that there is one thing you can rely on: safe medical care. Because, like everyone else in Germany, you can enjoy comprehensive insurance cover if you ever fall ill.*

*DAK-Gesundheit is always there to help: your health, and that of your family, is of prime importance to us. We are the third largest health insurance company in Germany, providing cover for 5.5 million people, and we offer you many excellent benefits. Which is one of the reasons we have been voted test and long-term winners a number of times.*

*There are some aspects of our health system that are perhaps different to the system you have been used to. For this reason, we would like to use this brochure to introduce you to our range of services. We will be happy to answer any questions you may have about health insurance cover personally: online, by telephone or in one of our 300 service centres throughout Germany.*



# MEDICAL CARE

## AS A MATTER OF PRINCIPLE

Everyone in Germany, whether they are a native or an immigrant, has to have health insurance, and **everyone is free to choose their own health insurance company and make use of the benefits of the German health system.**

The amount you pay as a monthly contribution depends on the type of membership. For example, **as an employee you pay a part of your income as your contribution.** Your employer will deduct this from your pay and send it, together with the employer's contribution, to the health insurance company.

If you should then fall ill, **you are entitled to treatment from a doctor or a dentist and, in an emergency, you can go to a hospital.** There are some services, however, that need to be approved by DAK-Gesundheit; for instance dentures.

### YOUR PERSONAL DAK-GESUNDHEIT CARD IS AN IMPORTANT PART OF YOUR LIFE



- It bears your photograph and **guarantees your access to basic medical services.**
- Please always take your health card with you wherever you go and **simply present it when you visit a doctor or dentist.**
- You don't need to pay anything. **We cover the cost of treatment.**

# EXCELLENT SERVICE

## FROM DAK-GESUNDHEIT

### Free choice of doctors



When it is a matter of your health, you should be able to have your own say. In order to allow you unlimited access to the latest in medical knowledge, DAK-Gesundheit gives you a free choice of all doctors, dentists, psychotherapists and hospitals that are members of the health insurance system, as well as polyclinics and outpatient facilities. You simply show your DAK-Gesundheit insurance card to the doctor or dentist of your choice, and we will cover the costs of treatment.

prescription charge of 10% of the cost of the medicine, with a minimum charge of €5 and a maximum charge of €10, but never more than the actual costs. We also cover the costs for therapies such as massage or ergotherapy, apart from the statutory charge.

### Exemption from payment



The legislator has made provisions for a personal contribution, or supplementary payment, for some services. There are, however, limits to the financial burden. In addition some people, for instance insured persons under 18 years of age, are usually exempt from payment. We will be happy to provide you with information on which payments are affected and how you can calculate your personal financial limit, to ensure that you pay no more than is prescribed by law.

### Medicines, dressings, therapeutic treatment



With DAK-Gesundheit, you have access to all prescription medicines and dressings. We cover the costs up to the amount of the pharmacy sales charge, or fixed price. You pay only the statutory

## FOR FAMILIES

### Non-contributory family insurance



Spouses and children up to the age of 23\* can be co-insured on a non-contributory basis. This family insurance is only applicable if the family member's total regular monthly income does not exceed 1/7 of the monthly reference amount. This means that your entire family can benefit from the range of DAK-Gesundheit's services. Since there are further conditions that need to be fulfilled for family insurance, we will be happy to advise you, even before your baby arrives.

\* For children who have no income, who are still in education, and in other cases, exceptions are possible.

### Advice for parents



DAK-Gesundheit offers an exclusive service: if you have or are expecting a baby, our parent advisors will accompany both mother and father throughout the pregnancy, parental leave and early childhood. They are your personal contact persons and will help you, for instance with selecting a midwife and applying for parental benefits.

### Maternity benefit



All employees are entitled to claim maternity benefit. We provide you with financial assistance for six weeks before the expected date of delivery and usually for eight weeks afterwards. The maternity benefit, together with the share paid by your employer, amounts to your full net pay.



## SCREENING

### Health check-ups



Cardiovascular diseases and metabolic disorders such as diabetes are often unnoticed at their initial onset, but they can be extremely dangerous. For this reason we advise all insured persons to take advantage of the health check from the age of 35. Every three years, your doctor will check whether your cardiovascular system, kidneys and metabolism are healthy.

- Both: screening for skin cancer – we contribute €60 towards this every two years from the age of 17 up to 60. When you reach the age of 35, the doctor can invoice for the skin check through the DAK insurance card every two years.
- Test for occult (hidden) blood in the stool annually from the age of 50 to 55; from the age of 55 colonoscopy or, alternatively, a quick test for occult (hidden) blood in the stool every two years.

### Cancer screening



With the latest examination methods, potentially pre-cancerous conditions can be detected in their early stages and the disease itself can be prevented from developing. This is why we offer both women and men comprehensive screening:

- Women: from the age of 20, annual early detection of cancer of the genital organs; from the age of 30, early detection of breast cancer; from 50 to 70 years of age, voluntary mammogram every two years.
- Men: from the age of 45, annual screening of the prostate and external genitals.

### Vaccinations



Protect yourself and your children against known infectious diseases such as mumps, measles, rubella, tetanus, whooping cough, diphtheria and haemophilus influenzae with a simple injection. We cover the costs for all recommended vaccinations for adults and children, and also offer additional special vaccinations for people who are particularly at risk.

## FOR YOUR TEETH

### Preventive dental care



Apart from good dental hygiene, the best protection against caries and periodontitis is regular care from your dentist. Your DAK-Gesundheit covers the cost of dental check-ups for both children and adults. Your visit will be entered in a bonus booklet, which can be used later to obtain a discount if you need dental prostheses. We also offer small children three dental screenings, and an individual prophylaxis every six months for older children.



### Dental prostheses



DAK-Gesundheit pays part of the costs for crowns, bridges and dentures, with a fixed subsidy based on findings. When regular check-ups are carried out and these are entered in the bonus booklet, the subsidy is increased by 20 or 30%. We will be happy to offer our advice.

### DAK dent-net



We offer you professional tooth cleaning, implants at fixed prices and dentures at especially favourable terms with selected dentists who are part of our DAK dent-net network. Simply look in the portal to find a dentist in your area.

## IN THE EVENT OF ILLNESS

### DAK Spezialisten-Netzwerk



Are you ill and in need of fast, professional assistance? Then the DAK Spezialisten-Netzwerk is there to help you. GPs, specialists, hospitals and rehab clinics all pull together for the sake of your health, and ensure that all the steps are perfectly intercoordinated. You are thus spared multiple examinations, and benefit from shorter treatment times, the most advanced medicine and quality-assured treatment.

### Hospital treatment



Sometimes a stay in hospital cannot be avoided, perhaps because you have been injured, or even for wonderful events such as the birth of a child. Your DAK-Gesundheit covers all the necessary services, from medical treatment and your accommodation, through to provision of medicines, aids and therapy. There is no time limit, as long as it is medically required and, if necessary, follow-up outpatient treatment and nursing care at home are also covered.

### Outpatient surgery



Many surgical procedures can also be carried out on an outpatient basis. They offer the same service, use the latest technology, and healing times can be faster. This has distinctive benefits, because you save time as well as the usual contribution for inpatient treatment.

### Sick pay when you are unable to work



If you want to get healthy, you shouldn't have to worry about money. For this reason, we don't just look after your recovery, but also your financial security. You will receive sick pay if the statutory six weeks of continued payment of wages by your employer has finished. The same applies to recipients of Unemployment Benefit I. If you are a freelancer or a self-employed person, you can protect yourself with an economical sickness benefit tariff.

# WE ARE HAPPY TO HELP YOU

## FOR A GOOD START

*Whatever questions and concerns you might have about your health, we are happy to help you. We will, of course, assist you with all the formalities, with filling out applications, etc., to ensure that your new life in Germany gets off to a good start in this respect.*



→ Register with DAK-Gesundheit right away: using the enclosed application form, or simply online in many different languages under **[dak.de/english](http://dak.de/english)**

### WEBSITES THAT MAY BE OF INTEREST

You can find further assistance and support in the internet:

- **[bamf.de](http://bamf.de)**

**Bundesamt für Migration und Flüchtlinge (Federal Agency for Migration and Refugees) website:** valuable information on your new start in Germany.

- **[make-it-in-germany.com](http://make-it-in-germany.com)**

**Welcome portal for professionals from abroad:** information on work and living in Germany.

- **[auswaertiges-amt.de](http://auswaertiges-amt.de)**

**Official website of the German Foreign Office** with information on foreign policy and countries all over the world.

# MORE QUESTIONS?

YOU CAN CONTACT US  
24 HOURS A DAY, 365 DAYS A YEAR

Everything about services, contributions and membership:

**DAK Service-Hotline 040 325 325 536** local call rate

General medical questions or questions about paediatric  
or sports medicine:

**DAK Medizin-Hotline 040 325 325 800** local call rate

Your digital service centre is always there to help you – fast,  
convenient and secure. Simply download the DAK app and  
at the same time activate your access to “Meine DAK” on  
dak.de. More information under **www.dak.de/app**

Personal advice online: **DAK Beraterchat** on  
**www.dak.de/chat**

#### **DAK-Gesundheit**

Statutory health insurance  
Nagelsweg 27–31, 20097 Hamburg  
**www.dak.de**



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Subsequent changes, for example due to changes in the law,  
may lead to deviating regulations. Up-to-date information  
may be obtained from your DAK-Gesundheit service centre.

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Gesundheit  
*Ein Leben lang.*