



**Great services and information
for foreign citizens.**

Living in Germany.
Great medical cover.

DAK
Gesundheit
Ein Leben lang.



Living in Germany? Choose security – and DAK-Gesundheit.

Your health and the health of your family is paramount to you, so it's great that you can rely on guaranteed medical care. Like everyone in Germany, you are covered by comprehensive insurance in the event that you fall ill.

DAK-Gesundheit is always there to help: we are committed to your wellbeing and that of your family. We are Germany's third-largest health insurer with around six million insureds and offer a wide range of great benefits. That is one reason why we have come out top in multiple consumer tests and long-term quality assessments.

Certain aspects of our health system may be unfamiliar to you. That is why we have put together this brochure to introduce our services. We are also available to answer all your questions on health insurance in person: online, by telephone or in one of our c. 335 service centres across Germany.



The healthcare basics.

Regardless of whether they are from Germany or have moved here, everyone here needs health insurance. You have the right to choose your health insurer and access **all the benefits of the German healthcare system.**

The level of monthly contributions depends on the type of membership. For example, employees pay **part of their income as their insurance contribution.** Your employer withholds the relevant amount from your salary and transfers it to the health insurer together with the employer's contribution.

You can use the services of a doctor or dentist if you fall ill, and can go straight to hospital in an emergency. Certain benefits such as dental prostheses do, however, need to be approved by DAK-Gesundheit beforehand.

Always remember **your personal DAK health card:** it has your photo and guarantees you access to basic medical care. Please always carry your health insurance card, and show it at the practice when you go to the doctor's. You do not need to pay anything: we cover the cost of treatment.





Great benefits from DAK-Gesundheit.

Free choice of doctors

We want you to have a voice when it comes to your health. That is why DAK-Gesundheit gives you a free choice of all doctors, dentists and psychotherapists registered with the statutory health insurance, and of outpatient clinics.

Drugs, bandages etc. and treatment

DAK-Gesundheit covers most of the costs of drugs and bandages (e.g. gauze bandages and casts). You only contribute the statutory amount of 10% – at least 5 euros, but no more than 10 and never more than the actual cost. We also cover the costs of treatments such as massages and occupational therapy: all you pay is the set supplementary payment.

For families

Free family insurance

Married people and children under the age of 23* can be insured free of charge if their total monthly income amounts to less than 1/7 of the monthly reference value. When performing minor employment, this limit increases to 450 euros. This allows your entire family to benefit from the range of services that DAK-Gesundheit offers. As further requirements have to be met for taking the family insurance, we will be happy to advise you – even before your new baby is born.

*Exceptions may be made for children who are not earning or who are studying, and in certain other cases.

Exemption from the supplementary payment

The law sets out a specific contribution to be paid by insureds for certain services, a so-called "supplementary payment". However, there are limits to how much you pay overall, and some people such as insured persons under the age of 18 are not liable for the payment. Simply contact us to find out what supplementary payments apply and how you can calculate your personal financial limit so that you do not have to pay more than legally required.

Advice for parents

An exclusive service from DAK-Gesundheit: our parenting consultants are there to help (expectant) mothers and fathers during pregnancy, your child's infancy and your parental leave. They are your personal point of contact and can help you choose a midwife, for example, or apply for your parental allowance.

Maternity allowance

Employees are entitled to a maternity allowance. We provide financial support from six weeks before the due date and generally for eight weeks thereafter. Together with your employer's contribution, your maternity allowance is then equal to your full net salary.



Preventive medicine

Health check-ups

Cardiovascular diseases and metabolic disorders such as diabetes often develop unnoticed – but can become very dangerous. That is why we advise all insureds aged 35 or over to attend health check-ups. Every two years, your doctor will check the health of your cardiovascular system, your kidneys and your metabolism.

Cancer screening

Modern screening methods allow possible precancerous conditions to be diagnosed early enough to prevent the actual disease developing. We provide comprehensive screening for both women and men.

- **Women:** Annual screening for cancer of the genitals for women aged 20 and over; breast cancer screening for women aged 30 and over; voluntary mammogram every two years for women aged 50 to 70.
- **Men:** Annual screening for cancer of the prostate and external genitals for men aged 45 and over.
- **Men and women:** We pay up to 60 euros towards skin cancer screening for all adults, and the full costs of screening every two years from the age of 35.
- Faecal occult blood test (test for blood in stools) once a year for insureds aged 50 to 55; colonoscopy or alternatively a faecal occult blood test every two years for insureds aged 55 or over.

Vaccinations

Mumps, measles, rubella, tetanus, whooping cough, diphtheria or Hib infection: protect yourselves and your children from known infectious diseases through vaccination. We provide all recommended vaccinations for adults and children and offer special additional vaccinations for those at high risk.





Dental care

Dental check-ups

As well as caring for your teeth, you should also go for regular check-ups by the dentist to prevent decay and receding gums. DAK-Gesundheit covers the costs of dental examinations for children and adults. Visits to the dentist are entered in a bonus booklet, which you can later use to get a greater contribution towards dental prostheses. We also offer three screening tests for small children and a six-monthly appointment for older children.

Dental prostheses

DAK-Gesundheit makes a fixed contribution towards the cost of crowns, bridges and prostheses. If you have been to regular check-ups and have filled out your bonus booklet, you may be eligible for a 20% or 30% higher payment. Simply contact us for more information.

DAKdent-net

Professional teeth cleaning, implants at fixed prices and even better value dental prostheses are available from selected dentists as part of our DAKdent-net network. Simply check the portal for a dentist near you.

If you fall ill

DAK network of specialists

Are you ill and need immediate professional help? The DAK-Gesundheit network of specialists is there for you: general practitioners and specialists, hospitals and rehabilitation clinics work together to coordinate all the steps to your recovery to avoid multiple repeat examinations and complete treatment sooner.

Hospital treatment

A stay in hospital is sometimes unavoidable, for example following injury or indeed for happy moments such as the birth of a child. DAK-Gesundheit covers all necessary services from treatment by a doctor and a hospital stay to drugs, remedies, devices, etc. – for as long as medically necessary. If needed, we also cover follow-up outpatient treatment and patient care at home.

Outpatient operations

Many surgical procedures can be conducted as outpatient treatment – with the same quality, with the latest technology and with good chances of rapid recovery. This has clear advantages, as you save time and do not have to pay the standard contribution for inpatient treatment.

Sickness allowance for incapacity

You don't need to worry about money if you are ill for a prolonged period. We don't just work for your recovery, we also provide financial security: you receive a sickness allowance after the end of the six weeks for which your employer has to continue paying your salary.



We are here to help you get settled.

We are here to provide advice and support for all your health-related questions and needs. We can of course also assist with all the formalities, such as completing applications, so that your new life in Germany gets off to a good start.

You can register with DAK-Gesundheit now using the attached form or online in a range of different languages at dak.de/mitglied-werden.

Useful websites

Further support and sources of information are available on the Internet:

bamf.de

Website of the Federal Office for Migration and Refugees:
useful information about making your new home in Germany.

make-it-in-germany.com

Welcome portal for professionals from abroad:
extensive information about living and working in Germany.

auswaertiges-amt.de

Official website of the German Federal Foreign Office
with information on foreign policy and states worldwide.

Any questions?

**We are there for you,
24 hours a day, 365 days a year.**

All queries on benefits, services, contributions or membership:

DAK service hotline 040 325 325 555 charged at local rates

General medical questions and questions relating to
paediatrics and sports medicine:

DAK medical hotline 040 325 325 800 charged at local rates

For health issues on holiday or an urgent medical
question when abroad:

DAK hotline from abroad +49 40 325 325 900

Simple, convenient and reliable: the DAK online service
for our customers – with your own personal inbox.

Register now to receive your password:

www.dak.de/meinedak

Personal advice online: **DAK "Beraterchat"**

customer service chat at **www.dak.de/chat**

DAK-Gesundheit

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Servicequalität

www.tuv.com
ID: 9105037967



D406-23011 / Edition 03/19.

Subject to change, for example as a result of changes
in the law. Up-to-date information is available from
your local DAK-Gesundheit service centre.

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