

Information about your health insurance

Who pays the costs for the health insurance?

- The costs are divided between the employer and the employee according to legal regulations and the health insurer's contribution rate. Contributions will be automatically deducted from your wages. You don't have to do anything.

When does insurance cover begin?

- On starting employment you can claim all the benefits of the health insurance in full.
- You will get a health insurance card that you have to present when going to the doctor, for example.

Who is also insured?

- Spouses without their own income and children up to their 23rd year are insured through you free of contributions and receive all benefits from the beginning.

Do I have to pay for treatment at the doctor?

- No! When you go to the doctor you only need your insurance card. The costs will be settled with the health insurer.
- Medicines with a prescription and hospital treatments are free of charge for you, apart from a small co-payment.
- Outside normal opening times you can also be treated free of charge by the medical emergency services or in hospitals.
- If an operation is necessary, the doctor will refer you to a hospital. Apart from a co-payment of 10 euros per day you will not incur any costs for the operation and accommodation.
- There are also medicines that do not require a prescription in pharmacies, such as aspirin. You can buy these without a doctor's prescription.
- In the event of accidents, accidents at work or sports accidents all the costs will be settled with the health insurance.
- Transport with an ambulance is included apart from a small co-payment.

Do you have any more questions about health insurance?

Our partners will be pleased to help you:

Telephone 0800-2554636