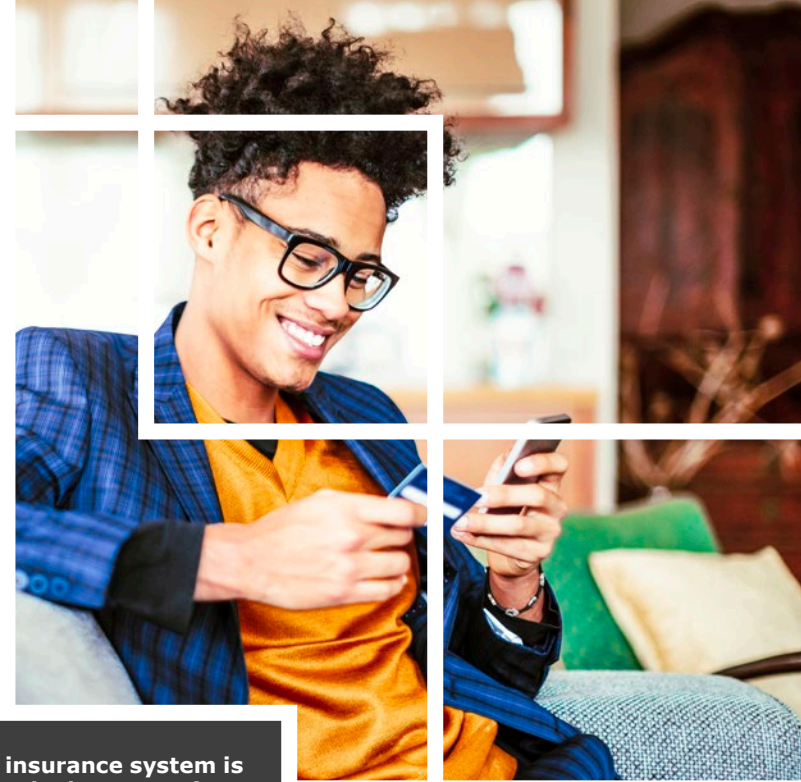


Health Insurance for Foreign Workers

Generally: an employee is insured within the country of their workplace.



The German health insurance system is characterised by the dual system of:

monthly income under 5,775 €

monthly income above 5,775 €

statutory health insurance

private health insurance

- Gesetzliche Krankenversicherung – GKV
- Principle of solidarity: every insured person pays the same percentage of his income as a premium.
- BKK PwC: 16.08 % paid by the insured person (8.04 %) and the employer (8.04 %)
- Premiums are calculated up to the so-called “contribution ceiling” (2024: 5,175.00 € monthly).
- Family members without an own income are covered free of charge and can access the same benefits as the members themselves.
- Not permitted to make a profit.

- Private Krankenversicherung – PKV
- You can choose to be privately insured if the monthly gross income exceeds the income threshold for statutory insurance (2024: 5,775.00 € monthly).
- The fees of a private health insurance are calculated depending on your state of health, age and the insurance tariff. The private health insurance can even charge you a risk premium for your health or even deny to insure you.
- The fees of a private health insurance are not regulated by the government.
- Services can also be adapted for each policyholder individually, but for each person insured you have to pay a separate fee. The private health insurance does not insure your family just for one fee like in the statutory system.
- The insured person first pay all treatment costs on it's own and the insurance company will then reimburse the costs upon submission of the bill.

90%

of Germans are part of the statutory health insurance system.