

How to get member

Information

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Dear prospective client

Thank you for your interest in becoming a member of the BKK Wirtschaft & Finanzen Health Plan. Anybody who comes to Germany from abroad to work can be insured under our health insurance plan (except people with habitation and place of work in Thüringen, Sachsen-Anhalt, Schleswig-Holstein or Mecklenburg-Vorpommern).

Statutory health insurance is contribution-based (i.e. not levied via risk-premiums or taxes). The contribution rate itself is calculated as a percentage of your income. This percentage is capped at a certain income level which reflects the average national income in Germany. This income level is currently € 3.825,00 per month in 2012, and will be adjusted yearly. Age, sex and health risk of the insured are irrelevant to the level of contribution to be paid. 50 % of the entire social security contribution (including health insurance) is paid by your employer, and 50 % by you, employee. The statutory health insurance contribution rate in Germany is 15,5 %.

In addition to your statutory health insurance you are also obliged to subscribe to a nursing care insurance. The nursing care insurance follows your health insurance like for BKK the BKK-Pflegekasse. The obligatory nursing care insurance contribution rate is 2.2 % for any fund (with children 1.95 %). 50 % is also paid by your employer. The services are rendered in kind or in cash including homecare or care in nursing homes.

This solidarity principle is also reflected in the free family insurance for spouses and children, provided that their income does not exceed the monthly threshold of 400 €.

Tasks of the health insurance system

The statutory health insurance system has the following tasks:

- prevention, early diagnosis and treatment of illnesses
- medical rehabilitation
- sickness benefits
- pregnancy and maternity benefits.
- financial contributions for those in need of intensive nursing care are provided in the separate long-term care insurance system.

Access to benefits with your insurance card

All these services are covered by your BKK insurance card. To apply for coverage, simply complete the application form and return it to us. If you have questions at any time, do not hesitate to ask.

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