

Welcome to Munich – Well prepared for your studies

Tipps, details & guidelines

Technical University of Munich
24 February 2026

An overview

What can I expect from the next hour?

1

**Well prepared at the start of my studies –
my to-do list**

Slides
3 – 7

2

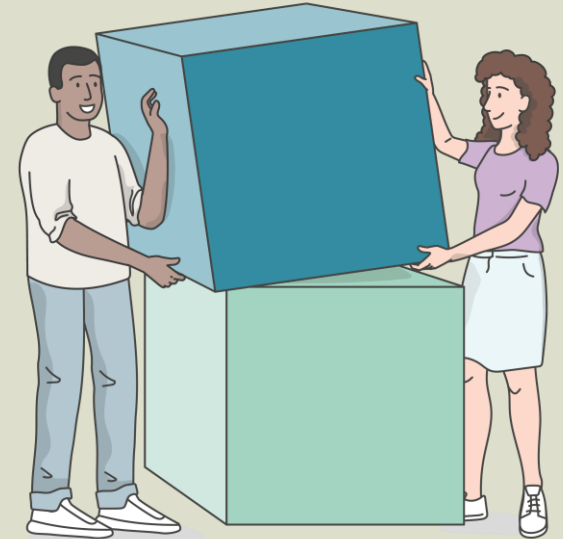
**What you need to know about
health insurance in Germany**

Slides
8 – 14

3

Your personal situation and what to do next

Slides
15 – 28





1

**Well prepared
at the start – my**

T-O-D-O-L-I-S-T



Starting your studies

Three things you need to do before you start your studies:



- Admission of the university



- Get health insurance



- Set up a bank account/blocked account



Health insurance cover is mandatory as a student in Germany. Regardless of how you are insured, you have to get in contact with a German statutory health insurance company (e.g., TK) to finalise enrollment.

Students from the EU/EEA

or a country with which Germany has a bilateral social security agreement: (Türkiye and other countries with health insurance agreements and without EHIC)

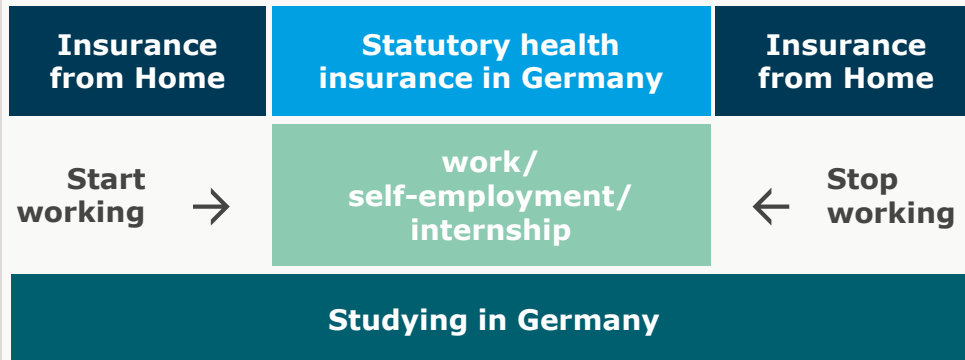
- You do not require additional health insurance in Germany. You are covered by your insurance in your home country.
- You may need to get health insurance cover in Germany if you take up employment as a student. This depends on what you earn and your home country.



Students from the EU/EEA

or a country with which Germany has a bilateral social security agreement : (Türkiye and other countries with health insurance agreements and without EHIC)

Taking up employment



Please contact us if you take up employment in Germany during your studies



What if I am not from the EU/EEA?

Students under 30: You must take out statutory health insurance for the duration of your studies in Germany. If you wish to take out private health insurance, you must be exempted from the compulsory insurance requirement.

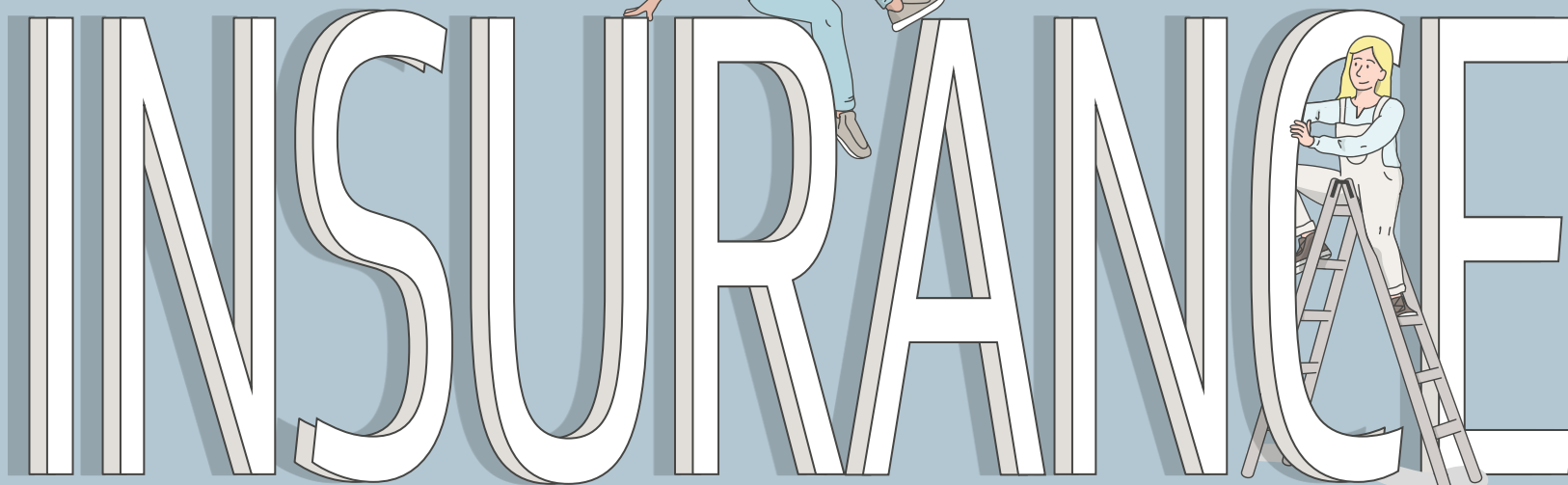
Students over 30: In this case, you usually have to take out private health insurance.

(More information later...)



2

What you need to know about health

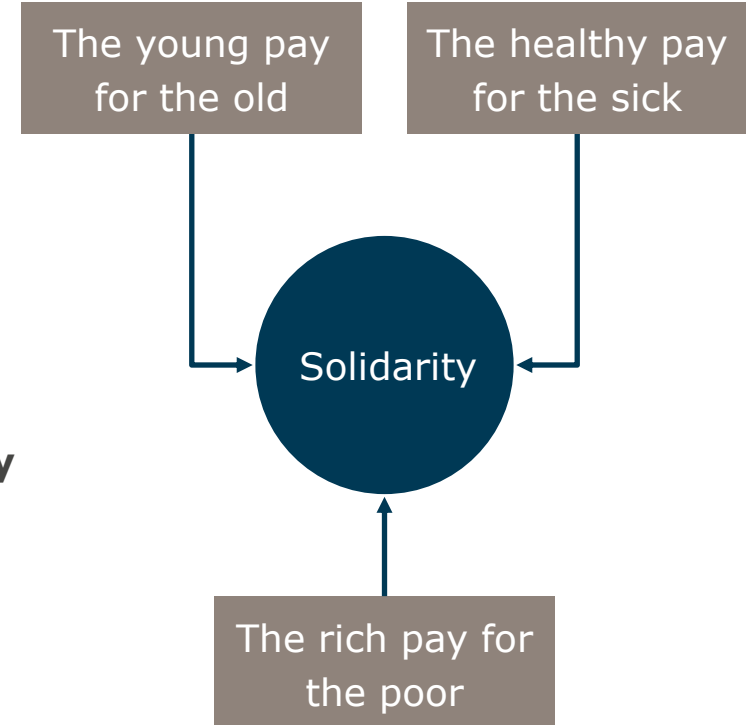


in Germany

The German health care system

The principle of solidarity

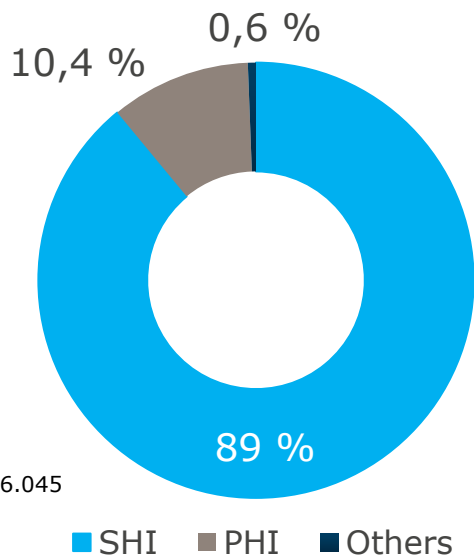
- The principle of solidarity is the foundation upon which social health insurance rests.
- The social security contribution assessment of your health cover is solely based on your individual financial situation and not on personal health risks or other factors.
- This is the most important and vital principle of social safeguarding in the event of illness: the costs for all health risks that are mandatorily covered by the insurance are **distributed equally among all insurees**.



The German health care system

Social and private health insurance

What kind of insurance covers do Germans have?



Statutory Health Insurance (SHI)

- Within SHI, the principle of **solidarity** applies. All members are entitled to the same benefits, regardless of their income and of how much they pay in contributions.
- TK operates cost-covering and does not make profit.

Private Health Insurance (PHI)

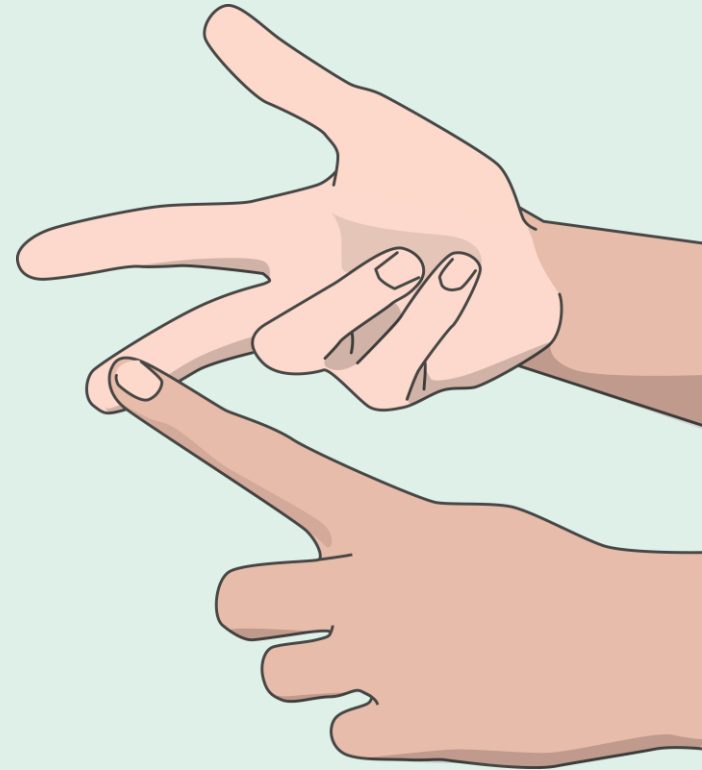
- Customers insure their **personal risk taking individually**. This means the more you are prepared to pay, the better you are covered in a emergency.
- The goals of PHI are to make profit.

Source: Association of Health Insurance Funds / www.vdek.com 07/2024

Statutory health insurance benefits

The most important information at a glance

- Medical treatment
- Dental treatment
- Treatment and stays in hospital
- Medicines, aids and remedies
- Rehabilitation
- Important check-ups and prevention courses
- And much more ...



The German health care system

Monthly contribution for TK-health insurance (2025)



For students with children: 87.38 Euros health insurance

For students under 23 years of age: + 30.78 Euros long-term care insurance

+23.00 Euros TK-specific amount

= 141.16 Euros monthly

For students without children: 87.38 Euros health insurance

+ 35.91 Euros long-term care insurance

+ 23.00 Euro TK-specific amount

= 146.29 Euros monthly

After the age of 30:

Contributions for voluntary insurance cover:

For members with one child: 267.49 Euros monthly

For members without children: 275.40 Euros monthly

Differences: statutory and private health insurance

Statutory health insurance

- Flat-rate contributions for comprehensive, legally regulated insurance cover and additional benefits
- The M10 notification is sent to the university immediately after applying for membership
- Medical treatments are billed directly via the health card - no advance payment required
- No health checks in advance

Private health insurance

- Premiums and insurance cover depend on the selected benefits and services
- Medical treatments must be paid for in advance (cost reimbursement principle)
- Students under the age of 30 must first apply for an exemption to take out private health insurance cover.
- You cannot reverse a decision to be exempted from compulsory health insurance.

Please note: Some tariffs do not offer sufficient insurance cover and therefore do not fulfil the requirements for exemption.

The eHealth card

- Every insuree with a statutory health insurance fund receives an eHealth card.
- The card includes your photo so that it can be clearly assigned to you.
- Ideally you should always carry the eHealth card with you and present it to your doctor or at the hospital prior to treatment.
- Medical services are billed directly via the card.



As per German law co-payments have to be made certain services

- Medicines (you have to pay 10% percent of the dispensing price; this will not be less than 5 EUR and not more than 10 EUR)
- Hospitalisation (If you are treated in hospital, you have to pay a personal contribution of 10 EUR a day for up to 28 days each calendar year)

3

**Your personal
situation during
your studies at TUM**



Where did you live before starting your studies at TUM?

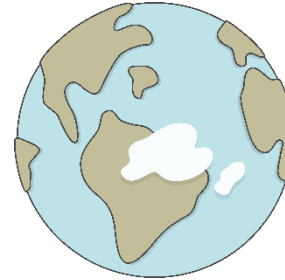
Europe or EEA country?*



Your insurance probably remains valid.

*there are some countries with social security agreements without having the EHIC. More details in the following slide.

Any other countries?



You probably need a German public health insurance (such as TK) or a private health insurance.

Türkiye and other countries with health insurance agreements (without EHIC)

- Türkiye - A/T11
- Bosnia-Herzegovina - BH 6
- Serbia - SRB 106 DE
- Tunisia - TN/A 11

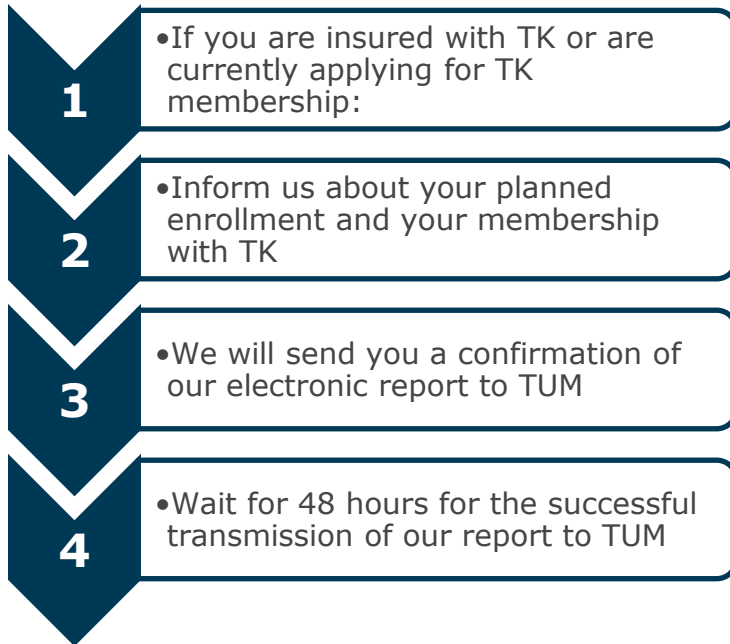
If you are eligible for any of the documents mentioned on the left, you remain insured in your homecountry. If you are not eligible, please provide us with a statement from your homecountry insurance provider.

Insurance with TK is only possible, if you are employed during your studies in Germany.

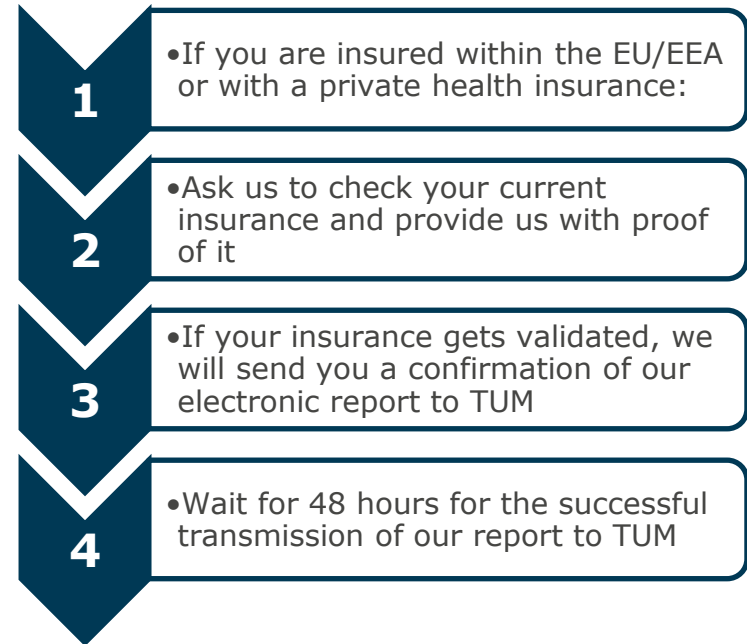
If you are unsure about your specific situation, please contact Alexander by e-mail.

How to receive the digital/electronic report for the enrollment at TUM?

Insured with TK or Non-Europe



Insured within EU/EEA or private insurance



Scan me!

Get the necessary M10 notification here!



The benefits of TK membership

What makes us so special



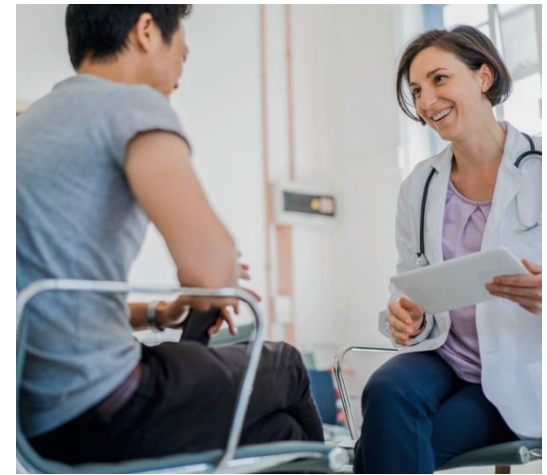
- **Travel vaccinations:** If you are travelling abroad privately, TK will pay for the vaccinations recommended for your destination.
- **HPV vaccination:** TK covers the costs of vaccination against cervical cancer up to the age of 26.
- **Professional dental cleaning** (TK reimburses you 40 EUR of these costs once a year)
- ...and much more!



How do I find a doctor near me?



- TK-DoctorGuide:
Search engine for medical specialists



What to do in case of illness

General practitioner

usually the first point of contact

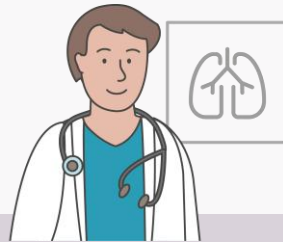
- acute illness
- inability to work



Specialist doctor

mostly the second point of contact

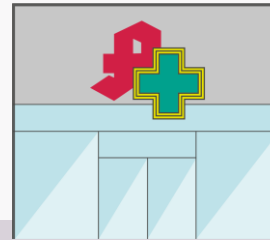
- specific diseases
- long-term illness



Pharmacy

buy medication

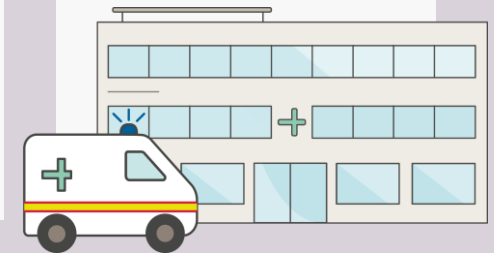
- to have a medical prescription filled
- over-the-counter medications



Hospital

emergency contact

- emergency medical care



Chronic diseases

A person is considered to be seriously chronically ill if he or she has received continuous treatment for the same illness within the period of one year.

- **First requirement:** The illness must have existed for a full year and must have been treated by a physician at least 1x per quarter during this time - continuous treatment
- **Second requirement:** one of the following characteristics must also be met:
 - Continuous medical care so that, in the opinion of the physician, the illness does not worsen in a life-threatening manner, reduce life expectancy or permanently impair the quality of life.
 - In need of care as of care level 3
 - Degree of disability (GdB), and degree of damage consequences (GdS) of at least 60
 - Reduction in working capacity (MdE) of at least 60%.
 - The MdE, the GdB or the GdS must be partly due to the permanently treated disease. This must be proven, for example, by a certificate.

More information here
(german language)



Psychotherapeutic treatment

There are four approved types of treatment:

- Analytical psychotherapy
- Psychotherapy based on depth psychology
- Behavior therapy
- Systemic therapy

How do I apply for psychotherapy?

In principle, a psychotherapeutic consultation hour is required before the start of psychotherapy. After the consultation and before the start of the therapy, you must conduct at least two probatory sessions. If you and the therapist agree to start therapy, the therapist will submit an application together with you, which will be submitted to your german public health insurance.

Detailed information here
(german language)



Vaccinations

- You need a valid insurance with statutory or private coverage in the Federal Republic of Germany
- TK's supplementary benefits:
 - travel vaccinations as a non-statutory benefit
 - HPV vaccinations for women and men aged from 18 to 26
 - flu vaccinations for insurees under 60 years of age
 - tick-borne encephalitis vaccinations outside TBE risk areas



Where can I get a corona vaccination?

The corona vaccination takes place at doctors offices. Since the organization differs regionally, please refer to the website of your federal state for the exact procedure.



What to do next? (if not done already)

- You want to become a member of TK?
 - write an e-mail to stefanie.behnke@tk.de with the e-mail subject **"Join TK"** or scan the QR-Code on the right!
- You want to get your current insurance checked?
 - write an e-mail to stefanie.behnke@tk.de with the e-mail subject **"Check Insurance"** or use our online-tool!

E-Mail to Stefanie here



Become a member of TK here



Stay healthy during your studies with:

TUM4Health 
#gesunddurchsstudium



TUMgesund



TK-StudyGuide



Important numbers

for emergency medical care

- **110 | Police**
threat, danger, crime
- **112 | Fire Department, Emergency Medical Service**
accidents, fire, acute potentially even life-threatening emergency situations
- **116117 | Medical On-call Service**
You should only go to the hospital's emergency department or call the Emergency Medical Service if the situation is life-threatening or there is a risk of permanent injury. If you need to see a doctor in the evening, on weekends or public holidays, you should call the German medical on-call service.





If you have any questions...

... do not hesitate to ask us.



Stefanie Behnke

Techniker Krankenkasse
e-mail stefanie.behnke@tk.de