



# Family Insurance Membership

Spouses and/or children are insured free of charge if they do not earn an income on their own.

## Is my family automatically insured?

No! Please inform BKK MTU about your spouse and/or children. You'll get a family questionnaire for the co-insurance. As long as your spouse and/or children have no income of their own, family insurance is free of charge. (This only applies to family members who live in Germany and have their usual residence in the country).

## BKK MTU – is it a private health insurance?

No! BKK (Company Health Insurance) is a statutory health insurance fund. The contributions are based on your gross salary and are deducted directly from your gross income by HR.

The contributions are subsidized with 50% and your part is also 50%. In Germany long-term care insurance is required by law and is also subsidized with 50% by the employer.

### health insurance contribution

employee	⋮	employer
<b>50%</b>		<b>50%</b>

## Do I have to take out insurance in Germany?

If you're employed in Germany, it's by law to have a German health insurance.

## What do I have to do to be insured with BKK MTU?

In most cases, you will receive the contact details of a BKK employee from the relocation office or HR. After the first contact you'll receive relevant information and the membership application. Please send the completed and signed form back to BKK. Within a short time, you'll get the membership certificate. For you not to worry about any further steps, an automatic notification from BKK MTU will be sent to HR as a proof of membership.

## Why do I get the family questionnaire every year?

The health insurance fund is obliged by law to review the family insurance annually. It is very important to complete the questionnaire and return it to BKK MTU, otherwise the family insurance will be terminated, and your family will have no insurance covered. Don't be afraid! BKK MTU will be happy to assist you fill out the questionnaire.

**Any Questions?**  
Feel free to contact us.

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