



Health insurance for foreign workers

Generally: an employee is socially insured
in the country in which he or she works.

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

Income < 5.362,50€

statutory health insurance

(gesetzliche Krankenversicherung – GKV)

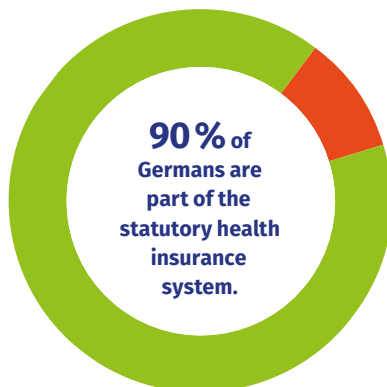
- Principle of solidarity: every insured person pays the same percentage of his income as a premium.
- **BKK MTU: 16.2%** → paid by the insured person (8,1%) and the employer (8,1%).
- Premiums are calculated up to the so-called “contribution ceiling” (2021: 4.837,50€ monthly).
- Family members without an own income are also covered free of charge and can access the same benefits as the members themselves.
- Not permitted to make a profit.

Income > 5.362,50€

You can choose between

private health insurance (private Krankenversicherung – PKV)
or **statutory health insurance**

- You can be privately insured if the monthly gross income exceeds the income threshold for statutory insurance (2021: 5.362,50€ 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 is not regulated by the state.
- 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 you 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.



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

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