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**Great services and information
for foreign citizens.**

Life in Germany.
Medically well cared for.

DAK
Gesundheit
Ein Leben lang.



Living in Germany? Then rely on safety — and DAK-Gesundheit.

Your health and that of your family is especially important to you. So it's a good thing that you can rely on guaranteed health care. Because like everyone else in Germany, you have access to comprehensive insurance protection should you become ill.

At such times, DAK-Gesundheit is a partner at your side. Your and your family's well-being is dear to us. As Germany's third-largest health insurance provider, with over six million customers, we offer you many great services. That's why we've also taken first place several times in tests and have been chosen the long-term test winner.

Many aspects of our health system may be different from what you are used to. That's why we would like to introduce our range of services in this brochure. Should you have any questions about health insurance protection, we are there for you personally: online, via telephone or in our more than 500 service centres Germany-wide.



Basics about health care.

Regardless of whether you are from Germany or have immigrated here: everyone in the country has to have health insurance – whereby you can choose your health insurance provider and **benefit from all the services that the German health system provides.**

The amount of your monthly contribution depends on your type of membership. As an employee, for instance, you pay a **contribution from your income.** Your employer automatically withholds a portion of your salary and pays it, together with the employer's contribution, to the health insurance provider.

Should you become ill, you can seek treatment from a doctor or dentist and, in an emergency, go directly to a hospital. However, some services have to be approved by DAK-Gesundheit in advance, such as dentures.

An important companion is **your personal DAK-Gesundheit health card.** It features your photo and guarantees you access to basic medical treatment. You should always have your health card with you, and present it in the doctor's office for every doctor's appointment. You don't have to pay anything – we take care of the costs of treatment.





Great services from DAK-Gesundheit.

Free to choose your own doctor

When it comes to your health, you should be able to make the best decisions for yourself. That's why, with DAK-Gesundheit, you are free to choose your own cooperating doctors and dentists, cooperating therapists and psychologists, cooperating hospitals, clinics and outpatient clinics.

Reduced costs for medicine, bandages and remedies

DAK-Gesundheit covers a majority of the costs for medicine and bandages (e.g. gauze bandages or casts). You simply have to contribute the legal amount of 10% – at least 5 euros, at most 10 euros, and never more than the actual costs. Costs for remedies such as massages or occupational therapy are covered by us – you simply have to pay the legal contribution.

Exemption from paying extra

Lawmakers have determined that insurance holders have to pay a specific contribution for certain services – a so-called extra fee. However, there are limits to the amount of financial pressure you are put under, and some people, e.g. insured persons under the age of 18, generally do not have to pay this extra fee. We are happy to inform you what the extra fees are for and how you can calculate your personal financial limit so that you do not have to pay more than legally required.

For families

Free family insurance

Married people and children up to the end of age 23* can be insured free of charge if your total monthly income is a maximum of 415 euros or 450 euros. In this way, your entire family profits from the range of services provided by DAK-Gesundheit.

Because additional requirements have to be met for family insurance, we are happy to advise you – also before your new baby has been born. Are your family members coming to Germany at a later date? No problem. You can apply for family insurance at any time.

Parenting consultation

An exclusive service from DAK-Gesundheit: our parenting consultants support you as an (expectant) mother and father during the pregnancy, the child's infant and toddler years, and during your parental leave. They are your personal contact person and help you to choose a midwife, for example, or to apply for parental allowance.

Maternity allowance

As an employed woman, you can claim maternity allowance. Six weeks before the calculated date of birth, and normally eight weeks afterwards, we support you financially. Together with the contribution from your employer, the maternity allowance amounts to your full net salary.

*For children without an income, studying or in other situations, exceptions are possible.



For preventive care

Health check-ups

Cardiovascular diseases or metabolic disorders such as diabetes often begin unnoticed – but can be very dangerous. That's why we advise all insured persons from the age of 35 to schedule a health check-up. Every two years, your doctor checks the health of your cardiovascular system, your kidneys and your metabolism.

Cancer prevention

Potential pre-stages of cancer can be diagnosed early on thanks to modern examination methods to ensure that the actual illness never breaks out. That's why we support women and men with a comprehensive range of preventive services:

- **Women:** once a year from the age of 20, screening for cancer on the genitals; from the age of 30, screening for breast cancer; from age 50 to 70, a voluntary mammography screening every two years.
- **Men:** once a year from the age of 45, screening of the prostate and external genitals.
- **Both:** skin cancer screening is available once a year from the age of majority and is financed with up to 60 euros. From the age of 35, we cover the costs every two years.
- Test of occult (hidden) blood in faeces once a year from the age of 50 to 55; from the age of 55, colonoscopy or, alternatively, a quick test of occult (hidden) blood in faeces every two years.

Vaccinations

Whether mumps, measles, German measles, tetanus, whooping cough, diphtheria or Hib infection: protect yourself and your children from common infection illnesses easily with a vaccination. We cover all recommended vaccinations for adults and children and offer especially vulnerable persons additional, special vaccinations.





For your teeth

Dental care

In addition to good dental care, frequent preventive treatment at the dentist is the best protection against tooth decay and shrinking gums. DAK-Gesundheit covers the costs for dental examinations on children and adults. Visits to the dentist are entered into a bonus booklet, which you can then use at a later time to gain additional support for dentures. What's more, we offer three screening tests for small children and a semi-annual individual prophylaxis for older children.

Dentures

DAK-Gesundheit contributes to the costs for crowns, bridges and prostheses at a fixed amount. For frequent preventive care, and with your bonus booklet, you can even increase the contribution to 20% or 30%. We are happy to advise you on this.

DAKdent-net

Professional teeth cleaning, implants at fixed prices and dentures at particularly affordable conditions are offered at select dentists within the scope of our DAKdent-net network. Simply choose a dentist near you via the portal.

In case of illness

DAK network of specialists

Are you ill and need immediate, professional help? Then the DAK-Gesundheit network of specialists supports you: general practitioners and specialists, hospitals and rehabilitation clinics ensure together that all the steps to recovery are optimally coordinated – for fewer multiple examinations and a shorter treatment period.

Treatment in hospitals

A stay in a hospital is sometimes unavoidable – for example, after an injury or even for joyful moments like the birth of your baby. DAK-Gesundheit covers all necessary services: from treatment by a doctor to the stay and supply of medicine, bandages and remedies. For an unlimited amount of time and as long as it is medically necessary. If needed, with follow-up outpatient treatment and in-house patient care.

Outpatient surgery

Many operations can also take place as outpatient surgery – at the same service level, with the most modern technology and chances for a quick recovery. This has obvious advantages, as you save time and do not have to pay the usual contribution for inpatient treatment.

Sickness allowance during unemployment

If you happen to be ill for a longer period of time, you shouldn't have to worry about earning money. That's why we not only take care of your recovery, we also offer financial security: you will receive sickness allowance when the legally defined six weeks are over in which your employer must continue payment of your salary.



We are happy to help you. For a good start.

Whatever questions or concerns centred round your health you may have: we are happy to support and advise you! Of course, we also help you with all formalities, filling in forms, etc. To ensure your new life in Germany gets off to a good start in every way.

Apply for insurance with DAK-Gesundheit today. Simply use the enclosed form or go online and choose one of many languages at **dak.de/mitglied-werden**.

Interesting websites

You can find additional assistance and support on the Internet:

bamf.de

The website of the German Agency of Migration and Refugees (BAMF): helpful information centred round your new start in Germany.

make-it-in-germany.com

Welcome portal for specialists from foreign countries: information about working and living in Germany.

auswärtiges-amt.de

Official website of the German Foreign Ministry with information about foreign policy and about countries worldwide.

Do you have any questions?

**We are always there for you,
round the clock, 365 days a year.**

Everything centred round our services, contributions
and membership:

DAK Service Hotline 040 325 325 555 local call

General medical questions or questions in the area
of children and sport medicine:

DAK Medicine Hotline 040 325 325 800 local call

Illness while on holidays, or a medical question
while in another country:

DAK International Hotline +49 40 325 325 900

Easy, convenient and secure: the DAK online service
for our customers – with a personal inbox.

Sign up today to receive your password:

www.dak.de/meinedak

Personal consultation online: **DAK consultant chat**

www.dak.de/chat

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Servicequalität

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Regulations here may be different from actual regulations due
to continually changing laws. For the most current information,
please contact your DAK-Gesundheit service.

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