

KKH Kaufmännische Krankenkasse – A strong partner at your side



The KKH is your strong partner at your side – a statutory health insurance company with a personalised support concept and comprehensive benefits package.

We would like to give you a brief introduction to the most important cornerstones of the German health-care system. If you have any more questions, please get in touch with your local KKH contact person.

Social insurance in Germany

More than 90 % of the population in Germany are covered by social insurance schemes, which protect them against life risks that can affect anyone. The five pillars of social insurance are (financial protection against):

- Pension insurance (poverty in old age, occupational disability and unemployability, death)
- Unemployment insurance (losing your job)
- **Health insurance (illness, support, medication, etc.)**
- Nursing insurance (nursing care in case of long-term illness)
- Accident insurance (accident at work)

If you have any questions about social insurance, please contact your KKH contact person.

The KKH looks after your health and offers exclusive premium services. See for yourself!

You are financially covered in the following cases:

- Statutory medical examinations and medicines (extra payment where applicable)
- Treatment in a statutory hospital
- Screening and preventive healthcare (vaccinations, child check-ups)
- Sickness benefits in case of prolonged illness
- Benefits for pregnant women

One for all: KKH insurance protection for the whole family.

Family insurance is included. As a rule, insurance cover can be applied for without additional costs for:

- Yourself as the insured person
- Your spouse, if he or she is not working
- Your children at least until they finish school

How does the insurance work in the case of a claim?

- The health insurance company pays for the costs that arise in the event of an illness. This is billed for simply by showing the doctor/hospital your electronic health card. The bills are settled between the doctor and the health insurance company – you do not receive an invoice and do not have to make any advance payments.
- With KKH, you choose your own doctor.
- Do you have difficulties communicating with your doctor? We will gladly help you find a doctor who speaks your language.
- Do you have problems getting an appointment with a specialist? Our specialist appointment service will gladly help you to arrange an earlier appointment with a specialist.

Health insurance premiums

- In Germany, social insurance is paid equally by employers and employees. Your employer deducts the part you have to pay from your wages – you don't have to worry about anything.
- The amount of the health insurance contribution depends on how much you earn. Current premium rates can be found on [kkh.de/beitrag](https://www.kkh.de/beitrag).

And for students?

Separate, more favourable conditions apply to students when it comes to statutory health insurance. Talk to us – we are happy to help!

Working life in Germany

In Germany, as an employee, you have a number of rights and obligations regarding your employer:

If you are sick and unable to work,

- you must **notify** your employer **immediately**.
- If you are sick for a prolonged period (more than 3 days), you have to present your employer and your health insurance company with a **medical certificate**.
- Your employer may ask you to submit a medical certificate from the first day of your illness – in the case of an illness, you should clarify this.

If you have an accident at work,

- have yourself examined by a specialist in occupational accidents (accident insurance consultant). Consult your employer.
- The accident insurance covers you for accidents at work – including accidents on your way to and from work. The accident insurance consultant knows how to proceed in such cases.

If your child is ill,

- let your employer know. The attending doctor will issue a medical certificate if needed. You may be entitled to child sickness benefit. You are entitled to this for up to 10 days per calendar year if you care for your sick child. This doubles if both parents work or you are a single parent.

Why KKH? Your advantages!

When it comes to your health, don't leave things to chance, choose a strong partner!

- People in Germany have been placing their trust in us for more than **125 years**.
- The KKH looks after around **1.6 million insured people** and is one of the **largest health insurance companies** in Germany.
- **Information in many languages** - when you apply for membership and have questions about health, we provide quick, competent and solution-oriented support! Even in your native language if you wish!
- **Comprehensive health services** such as costs for medicines, free choice of hospital and fixed allowances for dental prostheses.
- **Exclusive additional benefits** such as optional plans, bonus programmes and health promotion offers.