

# HEALTHCARE IN GERMANY



Heading for a new start in a foreign country is a big challenge. There are so many things that are done differently from how they are done in your home country. This is true for health insurance and healthcare too.

## BKK·VBU - your health insurer

In Germany, most people are either compulsory or voluntary members of a statutory health fund to receive cover in the event of illness. And around 500,000 people across Germany have entrusted the issue of health insurance into the hands of BKK·VBU, Germany's largest company health insurance fund, with headquarters in Berlin.



As a holder of the BKK·VBU electronic health insurance card you are entitled to receive medical assistance whenever you need it. Simply present your eHealth Card at the reception desk of your medical centre or in a hospital. For you there is no need to worry about the costs of treatment as doctors or hospitals will settle any bills with BKK·VBU directly.

Your personal eHealth Card is a standard-size plastic card with an embedded chip that allows digital storage of administrative data such as your name, date of birth and residential address. Children under the age of 15 will receive an eHealth Card without their passport photo printed on it.

eHealth Card holders are asked to protect their card against loss or misuse. Note that you may be prosecuted for health insurance fraud should your card be used by any other person than yourself. If you are no longer registered in Germany, your eHealth Card will become invalid and must not be used any longer. If this is the case, please make sure that you hand over your expired eHealth Card to BKK·VBU.

If you require medical treatment before you receive your new eHealth Card, BKK·VBU will provide you with a confirmation letter as a provisional means to prove that you are insured with us. Take this confirmation letter with you and present it at the reception desk of your doctor's office or your medical centre whenever you need medical assistance during this period of time.

## Medical / dental treatment

If you require medical treatment you are free to pick any licenced doctor or dentist. Patients are asked to primarily seek medical assistance from those licensed doctors. If you fall ill you should always consult a doctor first. Hospitals and their respective casualty departments should be visited in emergency situations only.



If you wish to find a doctor in your neighbourhood you should use the doctor finder on the Internet under [www.bkk-arztfinder.de](http://www.bkk-arztfinder.de).

Present your eHealth Card at the reception desk of your medical centre or your doctor's surgery in order to prove that you are insured with us. The costs of your medical treatment will be directly settled with BKK·VBU.

**NOTE:** To avoid extended waiting times, it is recommended to phone your doctor's office or your medical centre first and make an appointment in advance.

*meine-krankenkasse.de*



## Medicine / pharmaceuticals

In Germany, medicinal products and pharmaceuticals are dispensed and sold in pharmacies only. A distinction is hereby made between OTC (over-the-counter) and prescription drugs. Whenever you need prescription drugs your physician will issue and hand out to you a medical prescription form on red paper. You will then have to go and have your prescription filled at the pharmacy.



You will get your prescription drugs free of charge as the dispensing pharmacy will invoice BKK·VBU directly for the drugs dispensed to you. For prescription medication you must pay a contribution of 10 % (minimum 5 Euro, maximum 10 Euro). Kindly note that OTC drugs, such as nasal sprays or headache relief medication or any other products sold in a pharmacy will not be covered by BKK·VBU.

**NOTE:** If you are in search for a pharmacy in Germany, just look out for the large letter A symbol in red colour as shown on the left.

## Hospital treatment



Your treating doctor may decide that you have to go to hospital for further treatment of an illness or to undergo surgery. For this purpose your doctor will issue a referral letter (referral to hospital treatment) on a red form which must be approved by BKK·VBU before you undergo hospital treatment. You are free to pick the hospital of your choice within Germany; however, private clinics shall be excluded from this principle of free choice.

If you are admitted to or treated in a hospital, the hospital will recover from BKK·VBU the costs incurred for your hospital treatment; you have to pay an extra 10 Euro per day.

**NOTE:** A hospital's emergency department is not a doctor's office and must not be misused as such. Emergency or casualty departments are reserved for utmost emergencies only.

## Additional benefits and services



Depending on medical necessity BKK·VBU will cover additional medical services too. Your doctor will issue a special prescription for this kind of services.

The initial prescription for remedies (e.g. physiotherapy, occupational therapy, logopaedic therapy) does not require the approval of BKK·VBU. This allows you to go and see your therapist instantly. Special prescriptions for aids (e.g. walking frames, rolling walkers, crutches, wheelchairs, medical bandages) require the prior approval of BKK·VBU.

Prior approval of BKK·VBU is not required, if you have to call an ambulance in the event of a medical emergency.

## Always at your side.

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\*calls from German land lines and mobile networks are free of charge

 You always have the option of cancelling your membership with two months' notice to the end of the month.

Switch now to the BKK·VBU and schedule an appointment with your personal advisor.