

# TRUST IS THE FOUNDATION OF ANY RELATIONSHIP



## Important information concerning your health insurance

Health is perhaps the most valuable asset we possess. At BKK VBU you will find your own personal way to a healthy life, after all we are committed to our customers and a healthy society. With over half a million members BKK VBU ranks among the 30 largest health insurance companies in Germany.

## Family insurance for you and your family



Family insurance is free of charge for relatives of BKK VBU members.

The following family members can be exempted from contributions and included in the member's health insurance policy:

- > Spouses or common-law spouses pursuant to the German Act on Registered Life Partnerships [Lebenspartnerschaftsgesetz]
- > Legitimate and adopted children
- > Step-children and grandchildren whose subsistence the member ensured at our insurance company is primarily responsible for
- > Foster children unless they are professionally taken care of by the insured member

Please contact us if you require further information regarding the prerequisites for family insurance and we will send you the application form for family insurance by email or post.

## Incapacity to work in the event of sickness



Please submit your certificate of incapacity to work [Arbeitsunfähigkeitsbescheinigung] within 7 days as of ascertainment (of the duration) of your incapacity to work either by post, by email or fax to BKK-VBU.

If you fail to comply with the weekly deadline, we will not be able to transfer your sick benefit up to the day prior to receipt of your certificate.

## Occurrence of an accident at work

In the case of an accident at work you are required to inform your employer without undue delay.

After that you should then consult an accident insurance doctor [Durchgangsarzt] who is a specialist for accidents at work.

He is also responsible for informing the professional association accordingly.



## Sick benefit

The BKK VBU also pays sick benefit if you are unable to work for a period exceeding 6 weeks and are no longer entitled to receive continued pay from your employer.

Sick benefit principally amounts to 70 percent of your last gross salary and to max. 90 percent of your last net salary. If you receive unemployment benefit, you will receive sick benefit in the amount corresponding to your unemployment benefit.

Simply submit the certificate of your incapacity to work issued by our doctor – in original, and upfront by email or fax. There is no need to fill in a special form.

*meine-krankenkasse.de*

## Incapacity to work if your child is sick

Please inform your employer if your child is sick. If necessary, the treating paediatrician will issue a certificate documenting your child's sickness. You yourself might also be entitled to payment of sick benefit if your child is ill. Per calendar year you are permitted to stay at home for 10 days to care for your sick child. If both parents work or if you are a single parent, this amount is doubled.



## Want to change your health insurance?

You are only entitled to switch to another health insurance company after 12 months of membership. The deadline is two months to the end of the month (full calendar months). Contact us and we will take over the further formalities on your behalf.

**Important:** an exception to the 12-month rule only exists if your health insurance company raises its contribution. In such a case, there is only a 2-month period of notice.

## End of your employment contract in Germany

If you end your employment contract in Germany and are planning to return to your home country you are obliged to inform your health insurance company of this circumstance (irrespective of the need of your employer to deregister you).

The health insurance company is required to document where and as of which date you will be reinsured.

You are therefore kindly requested to let us know by e-mail or phone, when your employment contract in Germany ends, if your address has changed or if you have a new employer in Germany.


### Always at your side.

 BKK-VBU  
Lindenstraße 67  
10969 Berlin


 Service fax  
0800 1656617\*

 [info@bkk-vbu.de](mailto:info@bkk-vbu.de)

 [facebook.com/bkk.vbu](https://facebook.com/bkk.vbu)

 Telephone hotline 0800 1656616\*  
(Monday-Thursday 10:00 a.m. – 4:00 p.m.  
and on Friday 8:00 a.m. – 2:00 p.m.)

\*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.