



In this document we answer the most important questions regarding the statutory health insurance and our services in English. Please note that all of our further media, our website and the customerservice are in German.

#### 1. Who is subject to compulsory insurance in Germany?

Employees subject to compulsory insurance who take up employment in Germany for the first time can become members of BAHN-BKK at the beginning of their employment.

Employees exempt from insurance – i.e. whose annual pay exceeds the annual income threshold – can voluntarily join BAHN-BKK if they take up employment in Germany for the first time. You will find our membership application and other forms on our website [www.bahn-bkk.de](http://www.bahn-bkk.de).

#### 2. How can I co-insure my family members?

Members of the BAHN-BKK can insure their family members **free of charge**, provided the conditions are met. You can download the [family insurance application form](#) from the BAHN-BKK website.

#### 3. Annual income and assessable income limits

The annual income limit (2026 = €77,400.00) is used to determine whether you belong to the group of persons subject to compulsory insurance or not. Employees subject to compulsory insurance must always register with the statutory health insurance. The assessable income limits specify the maximum threshold from which contributions are to be calculated. In 2026, the upper limit is monthly:

Assessable income limit for health and nursing care insurance	€5,812.50
Assessable income limit for pension/unemployment insurance	€8,450.00

#### 4. How is the contribution calculated?

Contributions are generally calculated on the basis of taxable gross earnings, but only up to the monthly income threshold. The contribution rates for 2026 are as follows:

Health insurance:	14.6 %
Additional contribution to health insurance:	3,65 %
Nursing care insurance without child: Nursing care insurance with child:	4,2%- 2.4%
Pension insurance:	18.6 %
Unemployment insurance.	2.6 %

The employer pays half of the insurance contributions<sup>1</sup>. Your employer deducts your contribution from your gross salary and pays it together with the employer's contribution to the relevant collection agency.

#### 5. Which services / treatments are covered by the insurance?

BAHN-BKK pays all services to which you are legally entitled and for which the prerequisites are fulfilled. This includes medical, dental and inpatient care, provision of medicines, remedies and aids as well as dental prostheses and travel expenses. In addition, it offers many additional services, the so-called EXTRAS for all age groups, especially for families. Please inform yourself in detail on our [website](#).

Every person insured with BAHN-BKK receives an electronic health card from BAHN-BKK. Service providers such as physicians and hospitals usually settle directly with BAHN-BKK. In addition, insured persons receive sickness benefit, child sickness benefit and maternity benefit, provided that the relevant conditions are met.

#### 6. Are refunds possible and if so how?

Like all other statutory health insurance funds, BAHN-BKK works in accordance with the principle of benefits in kind:

You receive medical goods and services on the basis of your electronic health card or medical prescriptions. You only have to pay the extra charges (if any) or the portion of the costs that is not covered by the statutory health care (e.g. dental prosthesis). Only in some cases you do

<sup>1</sup> Exception: contribution to nursing care insurance for members without children and in the Land of Saxony

have to pay in advance and receive a refund afterwards.

## 7. What do you do when you need to see a specialist?

You basically have the freedom to choose a physician in outpatient medical care. In order to visit a specialist, you only need a prior referral from a general practitioner in exceptional cases (e.g. radiologist).

In order for the specialist to be able to treat you on the basis of the electronic health card, he/she must participate in the statutory health insurance (it must not be a "private doctor"). If you are treated by a hospital doctor, you will need a doctor's referral (unless it is an emergency).

## 8. Alternative healing methods and prevention courses

BAHN-BKK, with its strong focus on prevention, has a comprehensive range of preventive healthcare services for its members. These include two subsidised **prevention courses** (e.g. exercise, stress management or diet) per calendar year. BAHN-BKK also rewards health-conscious behaviour with the **health bonus, the youth bonus and the mummy bonus with an attractive (money) bonus**. The individual prophylaxis is particularly promoted by the EXTRAS child tooth package or travel vaccinations.

BAHN-BKK also contributes towards the costs of a wide range of **alternative healing methods**. These include in particular medical homeopathic treatments, naturopathic medicines, anthroposophic remedies, kinesiology taping, chiropractic or osteopathy.

**Osteopathy:** BAHN-BKK reimburses 80 percent of the invoice amount for osteopathic treatment by a licensed physician, physiotherapist or alternative practitioner who is a member of an osteopathic professional association. A maximum of €200 per year is reimbursed for osteopathic treatments.

## visit to the dentist, early screening tests for children

Each insured person is free to decide about his or her own body. Depending on their age, certain examinations and vaccinations are recommended for children, adolescents and adults, but participation is always voluntary.

## Which preventive medical check-ups (cancer prevention, check-up) are available?

- 35 years and older: every 3 years: general health check-up
- 16 years and older: every 2 years: skin cancer screening
- Gender- and age-specific cancer screening examinations:
  - Women aged 20 and over: Annual examination for early detection of cancer of the uterus, fallopian tubes and ovaries
  - Women 30 years and older: Additional annual early detection examination by palpation of breast and lymph nodes
  - Women between the ages of 50 and 70: Every two years X-ray examination of the breast (mammography screening)
  - Men over 45: Annual examination for the early detection of cancers of the intestines, skin, prostate and testicles.
  - Men and women aged 50 and over: Colon cancer screening with different intervals for the rapid test and the mirroring.

Extensive preventive measures for pregnant women are also available. What's more, BAHN-BKK supports the early detection of breast cancer through the additional offer "discovering hands", where blind medical-tactile examiners feel the smallest hardening.

## Service guaranteed – even on weekends!

We are happy to advise you daily from 8 am to 8 pm. Free of charge.  
0800 22 46 255



[www.bahn-bkk.de](http://www.bahn-bkk.de)

## 9. "Obligations" in the GKV (German Government Health Insurance) – e.g. annual