



On holiday in Germany

Information leaflet on health insurance benefits for
holiday-makers from an EU/EEA State or Switzerland

Updated on 01/2013

Holiday time at last!

Holidays are among the most enjoyable weeks of the year – and it's something you've been looking forward to. We hope, therefore, that your stay will be relaxing. However, it should not be forgotten that your enjoyment of your holiday could be spoiled, for instance by an upset stomach or an injury. So it's a good thing that your social protection comes with you to Germany should you fall ill. Here, you can, where necessary, claim benefits in kind (such as medical and hospital treatment) as provided for under German law. For this purpose, you have received documentation of entitlement from the institution responsible for your health care cover in your home country. This may be either a European health insurance card or a provisional replacement certificate.

Return transportation to your home country is not included in the range of benefits available under statutory health insurance in Germany.

If you are travelling to Germany to have a specific illness treated here, please contact the institution responsible for your health care cover in your home country before leaving home.

Please note the following in the event of illness

Medical treatment

If you need medical or dental treatment, you should take your documentation of entitlement and your identity card or passport directly to a contracted-in doctor or – in emergency cases outside regular consulting hours – to an out-of-hours service existing in many cities.

In any case, once arrived you select a German health insurance fund at whose expense you would like to be treated.

You may choose between the following health insurance funds should you fall ill:

- the Allgemeine Ortskrankenkassen (AOK),
- the Betriebskrankenkassen (BKK),
- the Ersatzkassen (e.g. Barmer-GEK, DAK, TK etc.),
- the Innungskrankenkassen (IKK),
- the Knappschaft and
- the landwirtschaftliche Krankenkassen.

If further treatment by a specialist physician is necessary, the doctor will issue you with the corresponding referral.

Medicines

If the doctor determines that you require medicines, he/she will issue you with a prescription which you can use at any pharmacy.

Hospital treatment

If an illness becomes so serious that hospital treatment is necessary, the doctor in attendance will send you to a hospital. In an emergency, you can go directly to a contracted-in hospital with your documentation of entitlement. The hospital will always contact the health insurance fund selected by you immediately in order to ensure that the costs will be met.

Co-payments/fees

If you receive benefits, the following co-payments and fees will be due:

Have you forgotten to bring along your European Health Insurance Card (EHIC)? Then your doctor or dentist will bill you for the fee privately. In this case, you can ask your health insurance institution in your home country to send you a Provisional Replacement Certificate (PRC) as quickly as possible (e.g. by fax or e-mail). If you submit the PRC to the physician within ten days of first taking up his/her services, he/she is obliged to refund the fee to you.

| Benefit | Co-payment/fee |
|------------------------|---|
| Therapeutic agents | <ul style="list-style-type: none"> - co-payment amounting to 10% of the costs - plus € 10 per prescription |
| Medicines and bandages | <ul style="list-style-type: none"> - co-payment amounting to 10% of the costs - at least € 5, but not more than the actual costs - maximum of € 10 |
| Hospital treatment | <ul style="list-style-type: none"> - € 10 per day for a maximum of 28 days per year - no costs met for optional services (such as treatment by the head doctor) |

These co-payments do not apply to children and juveniles under the age of 18. Expectant mothers for whom medicines, bandages or therapeutic agents are prescribed to treat pregnancy-related symptoms also receive these with no co-payment.

Refund of costs

If you were unable to receive treatment as described, but had to pay yourself, please have an invoice and receipt made out detailing the services provided. The institution responsible for your health care cover in your home country will then determine whether and if so what amount can be refunded to you.

Incapacity to work

If you become so ill during your stay in Germany that you are unable to work, please adhere to the following procedure:

The doctor in attendance will provide you with a certificate stating the duration of your incapacity to work. You will have to send this certificate to the institution responsible for your health care cover in your home country without delay.

Imprint

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