



BARMER

First steps in Germany

Your perfect start

5 steps for a perfect start

There are only a few things that are absolutely indispensable when you're new in Germany. This brochure walks you through them step by step and tells you where to go to get what you need.

For employees

Step 1:

The first thing you'll need is a place to live. Once you've found somewhere, you have to register your new address with the **Einwohnermeldeamt** (residents' registration office). You can normally do this at the **Rathaus** (town hall) or **Bürgeramt** (administrative office for citizens), where they will issue you an **Anmeldebestätigung** (confirmation of registration). In most areas, you can get in touch with your local office by dialling the general phone number 115. They'll be able to help you with any questions you may have regarding registration. www.115.de

Step 2:

Once you've received the **Anmeldebestätigung**, you'll be asked whether you have a tax identification number (**Steuer ID-Nr.**). Your tax ID is important when you start working. If you aren't asked about it when registering, please visit your **Finanzamt** (tax office) and apply for a tax ID there. You can find out which is your local tax office here: <http://gemfa.bzst.bund.de/gemfai.exe>

Step 3:

In Germany, you also need health insurance cover. BARMER is one of Germany's largest health insurance companies. Please get in touch with your BARMER representative for more information. He or she will be able to tell you the quickest and simplest way of joining. We'll then take care of informing your employer or university about your health insurance policy on your behalf.

Step 4:

In addition to this, you'll need a social security number so that your employer can pay you and we can book your insurance premiums correctly. Your BARMER representative can apply for this number on your behalf and you'll receive it within a few days. You then just need to let your employer know.

Step 5:

Last but not least, you'll need to open a current account with a German bank. It's a good idea to compare offers, as some banks don't charge account maintenance fees on current accounts.

For studies

Step 1:

First of all you need to be registered with a German health insurance company. This is necessary because you will need valid health insurance for enrolment at university and for a visa from the "Ausländerbehörde" (foreigners' registration office). Our advice is to get in touch with your personal BARMER contact to make the application process as fast and as convenient as possible.

Step 2:

Once you have registered with a German health insurance, you are allowed to enrol at university. It is essential to take out health insurance before enrolment. Without confirmation of membership, enrolment is not possible. Our confirmation of membership is accepted at all universities in Germany. On receipt of confirmation of enrolment, you will need to send it to your health insurance.

Step 3:

For non-EU citizens: For your appointment with the Ausländerbehörde you will need confirmation of enrolment and confirmation of health insurance.

Step 4:

Maybe you are considering a side job during university? The HR office of your company will need a German social security number. It is important in order for you to get paid! BARMER will apply for that number on your behalf within a few days.

Step 5:

Last but not least, if you don't have a European bank account, it's advantageous to find a bank in Germany without fees.



Special benefits

Multiple award winner

Health is a precious commodity. Preventative health care and the best available treatment in the event of sickness are essential for one's quality of life. That's why it's important to us that you stay healthy. Germany has one of the best healthcare systems in the world. German hospitals and doctors offer you the highest quality of care available. And as a patient, you can choose which doctor or therapist you want to be treated by. In Germany, health insurance, long-term care insurance, accident insurance, pension insurance and unemployment insurance are compulsory. Over 9,3 million people place their trust in BARMER. And there are plenty of good reasons for you to be one of them!

Sick pay

BARMER is there for you when you're in employment and unable to work for an extended period of time. We pay you sick pay from the 6th week of a longer-term illness or incapacity to work.

Teeth

Healthy teeth are priceless. BARMER assumes the costs for dental treatment and check-ups - without time limit and in accordance with the statutory provisions and schedule of non-statutory benefits.

Free choice of doctor and hospital

In the event of illness, BARMER policy holders can choose freely between all registered medical practitioners and hospitals.

Free family insurance cover

With BARMER, you pay a single premium – no matter how big your family is. This means that your spouse or partner and your children are fully insured too.

Electronic health insurance card

The electronic health insurance card gives you fast access to the best treatment and healthcare wherever you happen to be in Europe.

It doesn't matter whether you need to see a general practitioner, dentist or get treatment in hospital. The costs are settled automatically simply by presenting your card, making the whole process significantly more convenient for you.

Optional insurance cover

Do you like to travel? If so, you should take advantage of the supplementary health insurance offered by our partner, HUK COBURG. For a small additional fee, you can rest assured of being optimally covered wherever in the world you go on holiday.

Medical information

Do you have a health problem? The medical experts working the BARMER Teledoktor hotline will be able to help – and they are there to take your call 24 hours a day, 365 days a year!

Search for a doctor using the BARMER Doctor GPS

Are you looking for the right medical practice?

You'll find just what you need at:

<https://weisse-liste.arzt.barmer.de/>

☐ Yes, I would like to join BARMER starting
My membership application should use the following information:

BARMER

Personal details

Last name, first name		Title	Gender
<input type="text"/>		<input type="text"/>	<input type="checkbox"/> f <input type="checkbox"/> m
Street, house number		Date of birth	
<input type="text"/>		<input type="text"/>	
Postcode	Town/City	Place of birth ²⁾	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Telephone number ¹⁾	Mobile phone number ¹⁾	Maiden name ²⁾	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Email address ¹⁾		Nationality ²⁾	
<input type="text"/>		<input type="text"/>	
State pension insurance no.	Health insurance no.		
<input type="text"/>	<input type="text"/>		

Details of beneficiary and previous insurer

Status	<input type="checkbox"/> Trainee <input type="checkbox"/> Employee	Since	<input type="text"/>	Due to my income, I am	<input type="checkbox"/> subject to compulsory health insurance.	<input type="checkbox"/> exempt from health insurance.
At employer/company, address		Position				
<input type="text"/>		<input type="text"/>				
<input type="text"/>		<input type="checkbox"/> I am related by birth or marriage to the employer				
<input type="checkbox"/> I am a student	From/since	Expected graduation date	<input type="text"/>	Please attach enrolment form!		
I was most recently insured from	<input type="text"/>	until	<input type="text"/>			
Health insurance provider	<input type="text"/>					
by	<input type="text"/>					

☐ I know other people who might be interested in joining BARMER

Signature

Date, Signature

Joining a health insurance scheme generally involves taking out long-term care insurance, unless otherwise exempted.

¹⁾ Optional

²⁾ Only required if no state pension insurance number provided

For information: Your data are processed for the purpose of clarifying the insurance contract in accordance with Sections 5 et seqq. SGB Title V, and for collection of premiums in accordance with Sections 226 et seqq. SGB Title V and 57 SGB Title XI. BARMER stores these data for 9 years. The data relating to the insurance contract (Sections 288 SGB Title V, 99 SGB Title XI) will be stored for a maximum of 30 years.

If the legal conditions are met, you are entitled to view this information, to seek correction and deletion or limitation, and to data portability.

You may file an objection against the processing of your personal data with us or with the German Federal Commissioner for Data Protection and Freedom of Information. Our Data Protection Officer can be reached at datenschutz@barmer.de or at Lichtscheider Str. 89, in 42285 Wuppertal, Germany.

A man and a woman are sitting at a table, looking at a smartphone together. The man is on the left, wearing a grey beanie and black-rimmed glasses, smiling. The woman is on the right, wearing a blue denim shirt and black-rimmed glasses, pointing at the screen. They are both smiling and appear to be in a casual setting like a cafe.

BARMER

The BARMER Service-App

With our BARMER Service-App you can use many online-services. Upload your work-disability-certificate, check your balance of bonuspoints, and many other things are more comfortable now. The app is available for Android and iOS. And it's free of charge



Download now and test it:
www.barmer.de/service-app

Personal customer service

Your benefits

When you first arrive in Germany and your German isn't that good yet, it's helpful to have someone you can talk with in English. Especially when it comes to discussing important topics like your health!

Your BARMER representative will be able to communicate with you in English too! Whether you're at home or in the office, simply call our English-language hotline on 0800 333 00 60*.

Your BARMER representative will personally deal with your questions as quickly as possible.

Your BARMER representative



Let's stay connected



www.barmar.de/en

* On weekdays from 8:01 PM to 6:59 AM, weekends and national public holidays, our telephone hotline is operated by our partner Sanvartis. The company's team is specially trained in matters surrounding social insurance. We have specifically chosen them to ensure that you receive the best service possible outside of our business hours. The protection of your data is of course ensured.

** Calls made from German landlines and mobile phones are free of charge for you.

*** Calls are charged at the rate of the telephone provider you select.

Winner of numerous awards!

