

**BARMER**

First steps in Germany for employees

**Your perfect start**



# 6 steps for a perfect start

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

## Step 1: Your visa

When you apply for your visa, it is checked whether your educational degrees are recognised in Germany. In case they are, you will receive a visa for four years upon submission of the relevant documents (employment contract, certificates, passport and passport photo).

However, if your degree is not recognised, your future employer and you have to submit your certificates for evaluation by the German authorities. If the result of the evaluation is positive, you can go ahead with the visa application process. Further information can be found at:

[www.auswaertiges-amt.de/en/visa-service](http://www.auswaertiges-amt.de/en/visa-service)



## Step 2: Your registration

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](http://www.115.de)



## Step 3: Your tax ID

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: [Finanzamtsuche at barmer.de](http://www.bzst.de/DE/Service/Behoerdenwegweiser/Finanzamtsuche/GemFa/finanzamtsuche_node.html) ([www.bzst.de/DE/Service/Behoerdenwegweiser/Finanzamtsuche/GemFa/finanzamtsuche\\_node.html](http://www.bzst.de/DE/Service/Behoerdenwegweiser/Finanzamtsuche/GemFa/finanzamtsuche_node.html))



## Step 4: Your health insurance

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 5: Your social security number

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 6: Your bank account

Next, 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.



## Special benefits

Health is a precious commodity. Preventive healthcare 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. About 9 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.

### Preventive care

You're entitled to numerous preventive check-ups and screenings, such as our Check-up offer.

### Skin Check

As a special extra benefit, you can take advantage of our Skin Check free of charge every two years up to the age of 34. Skin cancer screening is provided as part of the statutory health insurance cover thereafter.

### Optional insurance cover

You also benefit from exclusive deals on tailor-made supplemental insurance policies offered by our health insurance partner HUK-COBURG Krankenversicherung.

### Medical information

The BARMER Teledoktor (Teledoctor) is on call around the clock to answer any questions you may have on medications or treatment – call free of charge on 0800 3333 500.

More info: [www.barmer.de/teledoktor](http://www.barmer.de/teledoktor)

Yes, I choose BARMER, beginning

I am providing the following information for my membership:

# BARMER

## Personal information

BARMER contact:

Last name, first name

Title

Street address

Gender

f  m  o  u

f = female  
m = male  
o = other  
u = undefined

Postal code

Town/city

Date of birth (dd/mm/yyyy)

Telephone number<sup>1)</sup>

Mobile telephone number<sup>1)</sup>

Place of birth and country of birth

E-mail address<sup>1)</sup>

Name at birth<sup>2)</sup>

Pension insurance number

Nationality<sup>2)</sup>

## Information on group of persons and prior insurance

I am  a trainee  an employee

from / since

My gross salary is:

 €

with employer / company

I am related, related by marriage, etc., to the employer

I am a partner/director

I am a student

from / since

until (expected)

Please enclose enrolment certificate!

I am self-employed as

Most recently, from

until

I was with

Health insurance company

Reason for changing

Change in the insurance relationship (e.g. change of employer)

Expiry of the commitment

Increase in the supplementary contribution by the previous health insurer

I know others who might be interested in a membership with BARMER.

I prefer communication in English.

## Signature



Date, signature

Membership in health insurance also always establishes membership in nursing insurance, unless an exemption from this applies.

<sup>1)</sup> Optional information.

<sup>2)</sup> Information not required unless no pension insurance number provided.

**For information:** Your data are processed for the purpose of clarifying the insurance contract in accordance with Sections 5 et seq. 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 nine 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.

Where the legal requirements are satisfied, you have a right to information, rectification and erasure or restriction as well as the right 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](mailto:datenschutz@barmer.de) or Lichtscheider Str. 89, 42285 Wuppertal, Germany.

GS-Nummer

GP-Nummer Vertriebspartner

## Top cover and professional advice

### **The best medical care and expertise, nationwide**

There are times when only the very best is good enough. This is why we offer you the best possible care by renowned doctors throughout the country with whom we have contractual arrangements. You benefit from the highest quality care and, depending on the contract, from an additional payment discount of up to 150 euros. If you have a special disease or are in need of an operation, we support you in getting a second opinion by arranging an appointment with a specialist or another top doctor via our waiting time management service.

### **100 percent reimbursement of the costs for travel vaccinations**

Are certain vaccinations required for your travels abroad? We assume the full costs for these, so you have more money left over to enjoy your holiday.

### **Naturopathy and alternative medicine**

Do you prefer a natural approach? Then you need look no further than BARMER! Take advantage of the exclusive conditions offered by our health insurance partner HUK-COBURG Krankenversicherung. The supplemental outpatient insurance partially covers the costs of alternative medical treatments, naturopathic therapies and osteopathy.

## Your life is digital, and so is BARMER

### **The BARMER app: Take care of all the important things online**

Practical and personal: The BARMER app lets you simply use many services digitally. Submit applications, download certificates, receive new messages in your inbox, collect bonus points and choose great rewards – the BARMER app saves you time and paperwork. Thanks to our reminder service for preventive check-ups and vaccinations, you are always on the safe side. Keep track of your sickness benefit payments, maternity benefits and costs for doctor and hospital services. And with the digital dental bonus booklet, you can record your visits to the dentist in the app.

### **Rest well with our sleeping aid**

You can work better when you're well rested. Our Amazon Echo Skill and Google Home Action offer you the ultimate in relaxation.

## Ways for you to save your hard-earned money

### **Payout of more than 100 euros or other attractive bonuses each year**

The BARMER Bonus Programme allows you and co-insured family members to collect bonus points by engaging in health-promoting activities such as enrolling in an exercise class. You can then redeem these points to purchase special rewards.

### **Elective tariff: up to 100 euros cashback annually**

With our Pro Fit elective tariff, you can be reimbursed up to 100 euros each year if you make no or only a small number of claims.

### **Lifelong learning: allowances for health-promoting courses**

We provide annual contributions towards health education courses on exercise and fitness, nutrition, relaxation and addiction. You can choose between local classes and our free online courses, which you can participate in from the comfort of your own home or when on the move.



## Your BARMER representative

## 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 Service Hotline on 0800 333004 99-6666\*. If you are abroad, call us on +49 202 568 99-6666\*\*.

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

Let's stay connected



[www.barmer.de/en](http://www.barmer.de/en)

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

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

## Winner of numerous awards!

