

A man and a woman are walking down a wide, modern staircase. The man, on the left, is wearing a dark suit, a light blue shirt, and a dark tie. He is holding a folder under his left arm. The woman, on the right, is wearing a light green short-sleeved top and light-colored trousers. She is holding a black folder under her right arm. Both are smiling and looking towards the camera. The staircase has a metal railing and is set against a light-colored wall.

Security right from the start.

Welcome to SBK.

Health care made personal.

SBK
Siemens-
Betriebskrankenkasse



Need **a reliable partner?**

Going abroad for a period of time in order to work or study requires an extra portion of courage, energy and commitment. Exciting challenges lie ahead of you: a new language, other people, an unfamiliar culture and in many cases a social system that's different from what you are used to.

Starting over in a new country will be much easier if you have competent support and a reliable partner, of whom you can always ask questions and who provides personal assistance. We will be glad to be your partner in all aspects relating to health as well as health and social insurances.

While you are in Germany, you will enjoy protection and security provided by one of the strongest social systems in the world, to which SBK belongs.

To get started, we have assembled here some initial and important questions and answers for you. They serve to give you an overview of health insurance in Germany but cannot cover every individual case. We are happy to provide personal consulting and further information to you.

We wish you a great start.
Sincerely

Your SBK

You've got one.
With us you're on
the safe side.



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Do you ask yourself: **Are all health insurance providers the same?**

Don't choose just any partner but select a special one: SBK, a health insurance provider available nationally and open to everyone. There are many benefits awaiting you:

It doesn't get more personal: Your personal consultant will do all they can for you. They are dedicated to transform services into the most suitable solutions for you.

For all who prefer speaking English: As a special service, you can expect to communicate with us in English, not only at the beginning but throughout your membership with SBK.

At home away from home: Being a long-time business partner for Siemens, a globally operating enterprise, we have decades of experience in consulting on social security matters from which you may now benefit.

Time-saving services: The SBK Personal Specialist and Hospital Search helps you in finding the appropriate specialist; and the multilingual SBK Appointments Service offers quick and easy support in making doctor's appointments.

Your family is also in the best hands with us: Benefit from numerous additional services within the scope of family planning and paediatric check-ups.

Multiple awards: Experts and customers alike give us top ratings on a regular basis. This makes us one of the best health insurance providers in Germany. What distinguishes us? Providing uncompromising quality for many years.
sbk.org/auszeichnungen (German only).

SBK in numbers:

- Over 100 years experience
- Over 1 million people insured
- Over 100 branches in Germany
- 1 personal consultant for your needs

SBK is different.



You would like to join **SBK**?

The first step is to complete the **SBK membership application form** by filling in your personal details and sending it to SBK. After receiving your membership application form, we will take care of all necessary measures. Our **welcome letter** contains the contact data of your personal consultant as well as further information on what's left to do to become a member.

■ **You have never worked in Germany before?** In this case SBK will be your health insurance provider when you start working. We inform your employer about your membership with us and you receive your **certificate of membership** in order to present it to the various German government agencies or your employer. Your personal electronic SBK healthcare card will usually be sent to you automatically after receiving your photo – the card is valid and ready to use from the start of your membership as soon as you have signed it.

■ **Are you already insured with another German health insurance provider?** Switching over to SBK is easy once the 18 month **commitment period** has expired. Along with the completed SBK membership application form, the change requires the timely **termination** of membership with your current insurance provider. They will issue a **termination confirmation**, which you simply pass on to us – if the commitment period has already expired, you will be able to enjoy all the SBK benefits after only two full calendar months.

Becoming a member is quite easy.

Want a quick overview?

- **Statutory health insurance providers** are part of the German social system and are legally bound to insure every person, regardless of health status, employment, age, or income. Everyone is free to choose their preferred statutory health service provider.
- Every employee pays a percentage of their gross salary for **insurance coverage** in case of illness, accident, unemployment, during retirement, and for nursing care.
- While you're employed, your employer will take care of deducting and paying the contributions for your coverage. Employer and employee each pay half of the total **contribution**. This is automatically done in the course of wage accounting.
- Furthermore the **self-employed** and **students** benefit from a special kind of insurance coverage with SBK.
- **Family insurance** allows family members without any income of their own to be co-insured at no extra cost.
- You can **freely choose** between all medical providers authorised by statutory health insurance providers.
- Every insured person will automatically receive an **electronic healthcare card**. All SBK services (doctor's visits, hospital stays, prescription medicines, etc.) are billed to this card. Advance payments are generally not required.
- In defined cases, **co-payments** may be required: for example for prescription medicines (€10 max.), hospital stays (€10/day), remedies and medicinal sundries (€10 max.) or travel costs to outpatient or hospital treatments (€10 max./trip).
- In case of illness, employees' wages will **continue to be paid** by the employer for up to six weeks, if the employment relationship has continued at least four weeks without interruption. After that period your health insurance provider will take over and pay sick benefits until recovery, but not longer than 1½ years.
- The statutory health insurance is valid in Germany and in the European Union.



Here you go.
Have a look.



What does „health care coverage through health insurance“ mean?

Your **health insurance** makes you eligible to use a Germany-wide network providing medical services to protect and foster your health. You can use it quite simply by presenting your **electronic healthcare card**. This is called the **principle of benefits in kind** – this is to say, that you don't pay for the costs of medical treatment yourself. The treatments are charged to SBK, your health insurance provider.

By being a member of a **statutory health insurance** – like us – you enjoy insurance cover without limitation – without a health check and without regard to whether you are employed, retired, in school or studying.

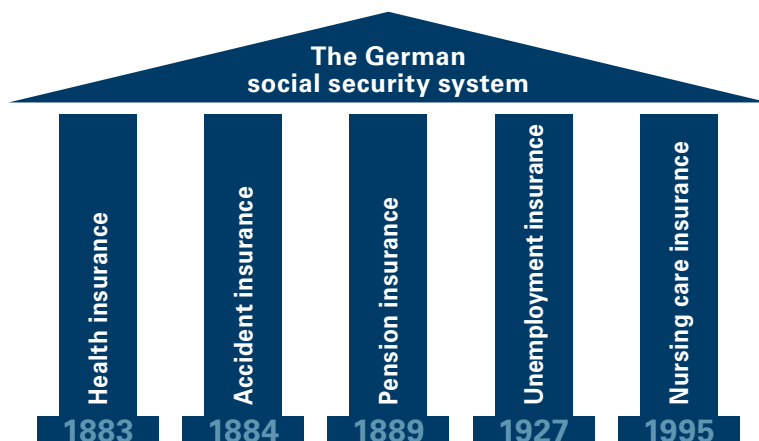
On top of that, your spouse and your children are co-insured with you at no extra cost by way of **family insurance**, if they do not have an income of their own. The **healthcare fund**, which funds itself through employer and employee contributions, is the SBK's resource for paying for required medical services.

Want to be **optimally covered**?

Security you can count on.

The German social system is among the strongest in the world. You automatically enjoy basic protection to fend off risks, thus forming the foundation for quality of life. A welfare state is based on the **principles of solidarity and individual responsibility**. This means that all people contribute to its funding – as much as they are individually able to contribute. In return the insured community can rely on strong protection in cases of illness and accidents, in their old age and if nursing care should be required.

You can have all that. That's how health protection works in Germany.





Are you an **employee**?

Employees are covered by the social insurance system. You are either a **compulsory or a voluntary member** – this depends on your level of income.

Compulsory insurance.

German law stipulates that employees enjoy special health protection to safeguard their ability to work. The government automatically protects employees in all five pillars of the **social insurance** system. In most cases this is done by means of **compulsory insurance**, which takes effect immediately when you start to work. Of course there are exceptions, such as **marginal or short-term employment**, which provide for a different kind of health protection. Usually your employer will take care of your insurance coverage. They will calculate your individual social insurance contributions on the basis of your income and transfer your monthly compulsory payments for **health, nursing care, pension, accident and unemployment insurances** to the appropriate parties.

As far as the health insurance is concerned, as a compulsorily insured employee you have the right to choose a statutory health insurance provider within 14 days after commencing your work. You will then receive a **certificate of membership**, which you have to provide to your employer within this time period.

Voluntary insurance.

In the case that your income at the beginning of your membership exceeds the **annual earning threshold**, you will be accepted into the health insurance as a voluntary member. The medical services are identical to those provided with compulsory insurance. What do you have to do? In order to activate your insurance coverage, apply for voluntary membership with your health insurance provider within three months after commencing employment and also provide a certificate of membership to your employer.

Self-employed persons and students.

SBK provides insurance solutions also for the **self-employed and students**. Your personal consultant will be glad to answer all your individual questions.

Very good.
Usually you are automatically covered.

You have **your electronic healthcare card?**

What are the benefits of your electronic healthcare card?

You can request all SBK services with your personal **electronic healthcare card**. You receive your healthcare card automatically at the beginning of your SBK membership. Once signed, it is valid from the beginning of your insurance period. When needed, treatment by a doctor or a hospital will be granted upon presentation of this card. Usually the contract partner will settle the payment directly with SBK.

Good to know: In some cases you will need to participate in the treatment costs. These deductibles range between a minimum of €5 and a maximum of €10, for example for hospital stays, selected prescriptions or medicines.

Who are the most important service providers in the health sector?

These are doctors, dentists, hospitals and pharmacies. The special aspect is, that you have a **free choice** of where to go. The only important requirement is that they must be **authorised by statutory health insurance providers** to officially claim payment for any treatments provided with a statutory health insurance provider. If you alternatively choose practising service providers who are not authorised by statutory health

insurance providers, the costs cannot be charged to your electronic healthcare card and must be paid privately. Usually you will have to make an appointment in advance by phone, for example with a doctor or a physiotherapist. In urgent cases you can be treated by a doctor at short notice after consultation.

What can you do in an emergency?

In emergency cases make an **emergency call** or visit the **emergency facility** of the hospital nearest you. After having received initial treatment in a hospital, you will usually go to an established doctor's practice for further treatment.

How do you find a suitable specialist?

Your personal consultant will be ready to help you by employing the SBK's **Personal Specialist and Hospital Search**. They will find specialised and qualified experts as well as hospitals suitable for your needs and located in your vicinity.

How do we support you when you need to make an appointment?

Relax when you are with SBK, because we are glad to make appointments for you with our **SBK Appointments Service**. Simply phone in or enter your preferred choices for doctor and date online, and we will get back to you within two days to inform you about your appointment. And the best thing is, this service is also available in English and in additional languages, such as Greek, Russian and Turkish.



Example of SBK electronic healthcare card.

Then you are eligible to use medical services.



How are **the costs determined?**

What is my health insurance contribution?

SBK places value on consistent quality. It is especially important for us that you are able to receive medical services easily and quickly as soon as you need them. The contribution is member-specific and based on the level of your gross salary up to a limit, which is defined as **social security contribution ceiling**. The contribution rate is statutory and shared between employer and employee. It is complemented by an additional contribution paid by the employee.

Can you co-insure your family?

As a rule you can co-insure the members of your family (spouse, children), who don't have an income of their own, by way of the **SBK family insurance** at no extra cost.

What is the nursing care insurance?

The SBK nursing care fund supports and helps relatives and people in need of care competently on an individual basis by providing **nursing care insurance** services. The **nursing care contribution** is statutory, will be paid by you and your employer and is calculated based on your gross salary up to the social security contribution ceiling. If you are over 23 years old with no children, your contribution will increase. A dedicated **SBK Nursing Care Team** will be with you in case you have important questions.

Individually. To give you optimal cover.



What if you've got the flu?

You have, let's say, the flu and can't go to work – what should you do?

In this kind of situation the German social security network comes into play. Because if you are not healthy, you should be able to recover at home. Now it is important, that you inform your employer immediately about not being able to attend work, i.e. you call in sick. Every company has its own rules in regard to reporting sicknesses, which you should ask about when you start work – generally it is sufficient to make a phone call at the beginning of your working hours if your inability to work does not last longer than three days. In case your condition lasts longer than three days, you need to acquire a sick certificate from a doctor which must then be presented to your employer and SBK. If your **inability to work** has not been self-inflicted through grossly negligent behaviour, your employer will continue to pay your salary for a maximum of six weeks, provided that the employment relationship has existed at least four weeks without interruption and you have not been unable to work during the previous six months due to the same condition.

What are sick benefits?

If you are still sick after six weeks, SBK will take over and pay **sick benefits** (Krankengeld). The amount of sick benefits paid is based on your current salary. You are eligible to receive sick benefits up to 18 months for the same condition.

Important to know: When giving you a sick note, the doctor will provide you with three copies of a **sick certificate**. The copy not stating a diagnosis is to be given to the Human Resources department of your employer for reasons of data protection. The second copy must be sent to SBK. The remaining copy is for your records. And now there is only one thing left: getting better in peace.

A good tip: Transmitting your sick note can be done by mail or, more conveniently, by using the **Dokument Direkt app**. This app can be downloaded free of charge in the App Store for iOS and in the Play Store for Android operating systems. Take a picture of your sick note with your mobile device and send it to SBK by means of this app.

Take a rest and come back when you're fit again.



Do you take **good care of your teeth?**

Why prevention is the way to go.

Dental care helps you to keep your natural set of teeth healthy. From the age of 18, you are eligible to receive an annual **dental check-up** at a dentist, who is authorised by statutory health insurance providers. Children and adolescents between six and 18 years of age may, after having had **infant check-ups** at the ages of 2 ½ and six years, have check-ups twice a year. After your check-up, your dentist will confirm your visit in a little booklet called a **Bonusheft** (bonus booklet), which will be given to you at the dental practice. Should a dental treatment (dental prosthesis) become necessary in future, it is important to have a well-maintained bonus booklet, as it helps to increase the fixed SBK grant and reduce your co-payment for the costs of the dentures.

What is a Heil- und Kostenplan (treatment and cost plan)?

It allows you to clearly see all costs involved in dental treatments involving the use of dentures. Your dentist will provide you a **treatment and cost plan** before the dental treatment starts. Submit this plan to SBK along with your bonus booklet. Your personal consultant will determine the **fixed grant** for the treatment plan. Subsequently the dental treatment can commence. Within the limits of the statutory provisions, SBK will also pay for **orthodontic treatments**. Please get in touch with your dentist or your personal consultant for all treatments beyond this scope (e.g. treatments for adults). A personal conversation will also help you to find out more about dental care and alternative denture treatments, and you will receive helpful tips on how to **reduce your share of the costs**.

Good to know: Deductibles may also occur in the case of fillings or extended check-ups. It is your dentist's obligation to inform you about such costs before the treatment starts.

Alright then.
The benefits are twofold.



Should I be an **outpatient** or **stay in hospital**?

Outpatient operations: convalescence at home.

Many people recover best when at home in their familiar environment – this is particularly true for children. Also, in many cases, **outpatient methods** are especially gentle. As an SBK member, you may decide to have many kinds of surgery done as an outpatient. You are free to choose between established doctors, authorised outpatient operation centres and hospitals, and use your electronic healthcare card to cover the costs.

Inpatient stay.

If, based on the diagnosis, an **inpatient stay** is the preferred option, you can have yourself treated in the authorised hospital of your choice. In order to make a good decision and choose a clinic suitable for your needs, your personal consultant will provide you with orientation and information by means of the **SBK's Personal Specialist and Hospital Search**.

Here's a hint: For persons over the age of 18 a deductible of €10/day for the hospital stay will be charged.

You decide.



Classic or alternative – want to **decide for yourself?**

It's all about your health. So it's your choice which treatment option you select. Your personal consultant will be happy to show you what is feasible, and will assist you with making a decision. Then you choose whatever suits you best.

Homoeopathy – naturally your choice.

We bear all costs, from anamnesis to consultancy, to treatment by all **cooperating statutory health insurance physicians**. Your personal consultant will be happy to help you find an appropriate doctor. Please note: should you visit an **alternative practitioner** who doesn't have medical training or an authorisation as a statutory health insurance provider, none of the treatment costs will be covered.

Osteopathy – being in good hands.

This holistic healing method is very effective for getting your balance back and easing tensions. SBK will reimburse a proportion of the cost of six osteopathic treatments with certified **osteopaths** annually.

Acupuncture: directly through your healthcare card.

This cure that has its roots in Traditional Chinese Medicine is used for pain relief – especially with people suffering from chronic lumbar spine or knee joint conditions. In these cases you will receive **acupuncture** directly through your healthcare card from qualified specialists.

Our thoughts exactly.

The main thing is to get better quickly.



Getting better quickly?

How you get hold of your medicines.

If your medical treatments require that you take **medicines**, your doctor will prescribe them, provided they are subject to **prescription**. In most cases you will have to pay a deductible. Low-income earners and children under the age of 18 are exempt from deductibles. You will receive your medicines by means of a **Rezept** (prescription for medicines) made out by your doctor which you submit in the pharmacy. You also need to pay the **deductible** there.

Important to know: In Germany, medicines can only be obtained in **pharmacies** and are not available in supermarkets or drugstores, as is the case in some other countries. Shipping via **online pharmacies** is also possible. This is also true for non-prescription drugs which can be obtained in pharmacies without a prescription (e.g. aspirin). In the case of ambulant emergencies in which medicines are required in the evening or at night, these can be obtained at the night desk of pharmacies providing emergency service.

How about remedies and medical sundries?

Very similar. The term **remedies and medical sundries** refers to massages, insoles or walking aids, among others. These items also require the payment of deductibles in varying amounts. Your doctor will issue a **Verordnung** (prescription for remedies and medical sundries) for these items which can be obtained from the respective providers (e.g. massage practice, health care supply stores) after payment of the deductible. Our personal SBK service makes sure that you will always be able to obtain the remedies and medical sundries which you need to recover, easily and quickly.

You get what you need.



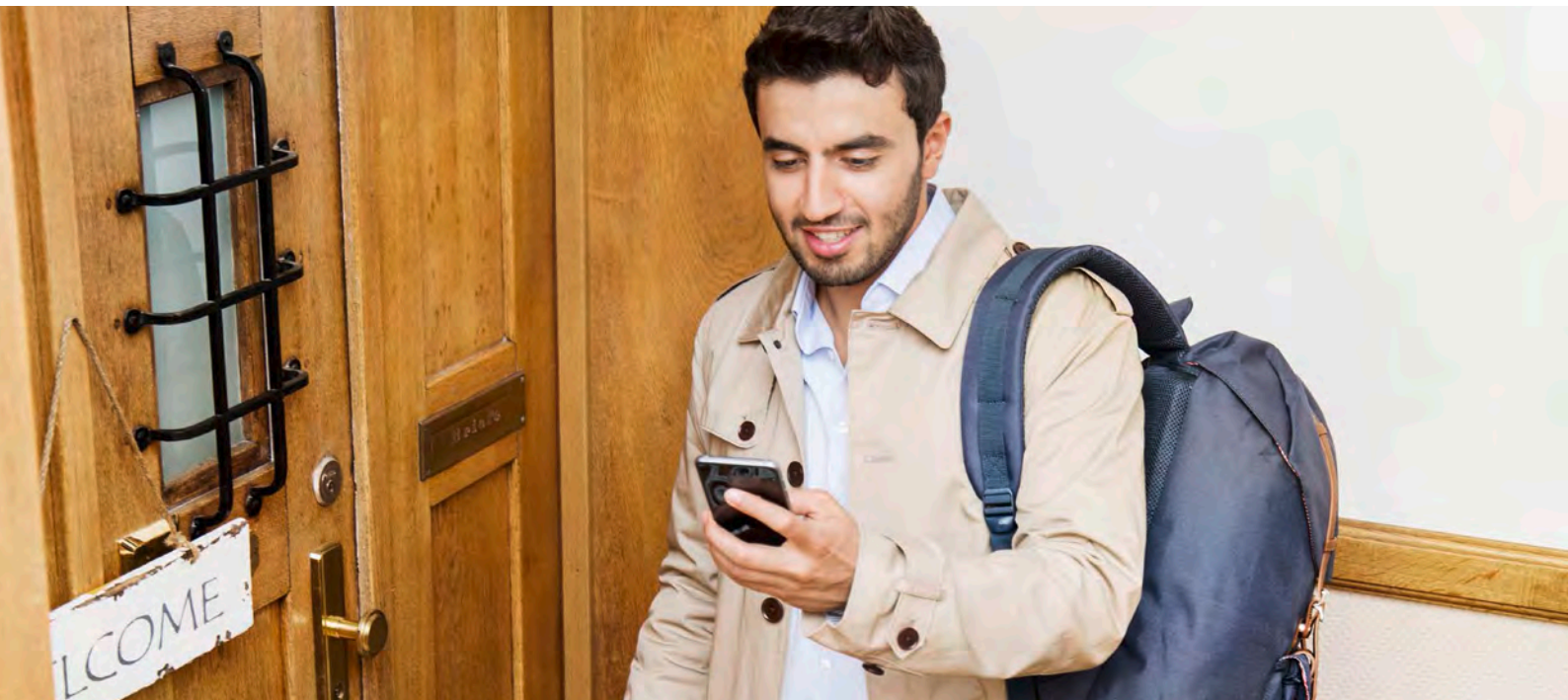
Prevention is **close to your heart?**

SBK will make medical check-ups easily available to you. The **legislators** have provided a clear orientation by creating **health and early detection examinations, dental check-ups and vaccinations** for adults, adolescents and children. In addition to the statutory prevention services there are also **individual health services** (Individuelle Gesundheitsleistungen, „IGeL“), which must be paid for by the patient because they are not part of the services provided by statutory health insurance providers. Your doctor has to make you aware of this before these types of treatment are performed, and will subsequently issue a private invoice to you.

Which preventative measures do we provide in addition to statutory items?

You also have the option of obtaining additional preventative services with SBK. These include, among others, skin cancer screening from the age of 18 as well as an additional annual breast cancer prevention through **Discovering Hands** at selected practices all over Germany. Flu and FSME vaccinations are also available for you through SBK, regardless of your age and place of residence.

It is **to ours, too.**



Want worldwide **safety** anywhere you travel?

And how about travelling to your home country?

In the case of travels to an **EU or treaty country** you are protected by the **European health insurance card** for all emergencies. This card is on the reverse side of the SBK card. In non-EU countries such as USA, China or India you are not entitled to benefits by statutory health insurance providers. In these cases and for travels in general we recommend taking out a **private travel health insurance**, because not all services provided abroad are covered by statutory health insurance providers. Our cooperation partner, **ERGO-Direkt-Versicherung**, has an attractive offer for you – as an SBK member you are entitled to receive a 10 % discount on the regular rate. ERGO-Direkt-Versicherung provides medical coverage for stays up to eight weeks in your destination country and bears the costs for medically necessary return transport.

Your spouse and your children enjoy the same coverage – all EU and treaty country insurance providers cooperate in this area and the family insurance includes them as well. Members of the family living in non-treaty countries should also arrange for additional private medical coverage.

SBK Specials.

With SBK the **SBK Overseas Consulting** is available to you. This is an additional team of experts answering your questions with regard to health and social insurance issues by phone. In addition, your personal consultant will provide information on recommended vaccination, hygiene regulations and an appropriate first-aid kit for your travel destination. Being an SBK extra service, you will be reimbursed for our share of the costs of **travel vaccinations**. In order to make your travel as safe as possible, our experts at the **SBK Overseas Health Helpline** are available day and night. They will find you German or English speaking specialists locally and provide additional medical support.

Our tip: A private travel health insurance is always useful – regardless of whether you travel within the EU or in non-treaty countries.

You can have all that. With us on your side.



You are actively **doing something for your health?**

The **SBK Bonus Scheme** rewards you with a bonus for selected preventative services, such as dental check-ups, health check-ups, or a membership in a sports club or a gym. Health-conscious behaviours will be credited to you year after year.

The **SBK Retention Tariff** is another benefit for you. As our member you can profit financially if you rarely visit your doctor (e.g. when you have a cold etc.) apart from regular check-ups, and see your dentist only for regular dental check-ups. This tariff generally runs for a period of three years. After one calendar year you will receive a premium which can be reduced depending on how often you have used selected SBK services. Should you have to exceed the maximum annual premium due to the nature and volume of your benefit claims, you will pay a deductible up to a maximum amount. After the first three years have expired, you can terminate the tariff on an annual basis or continue to secure your premium for yet another year.

Your time off is also an extra SBK service.

Our exclusive **Balance Days** allow you to enjoy a top-quality short trip in beautifully located wellness hotels. Gather new strength under professional supervision and benefit from a selected health programme. Your partner or friends are more than welcome to join you and take part in the health programme activities.

You would like to regularly benefit from health courses?

Annually, more than 100,000 certified health courses take place in all of Germany. Among them are many courses which help you to get exercise, relax, train your cardiovascular system and much more. The SBK solutions will help you to do something for your health on a regular basis and stay balanced.

Hard to beat: Whether Balance Days or health courses – you can receive a grant up to twice a year.

Get your reward for keeping fit.

Considering **starting a family?**

The phase of life in which you do your family planning, is an important milestone for many people. We are happy to be your reliable partner before, during and after this time. As an extra you will receive reimbursement for selected additional **pregnancy check-ups** as well as an **allowance for midwife on-call services**. Furthermore you will be eligible to take **antenatal** as well as **involution classes** and you can freely choose where you want to give birth, whether in a hospital, a birthing centre or at home.

If necessary, you can also apply for **home care and a household help**.

Good to know.

All **medication** required during pregnancy is free of charge for you. In addition, SBK in cooperation with your employer will pay **maternity allowance** during your **leave period**, which runs from six weeks before until eight weeks after giving birth. This will ensure that you can prepare for delivery in peace. You can also subscribe to the SBK family companion online – it will remind you of all important medical check-ups and vaccination recommendations for your child and inform you about significant development milestones for your little one. In the case of urgent questions use our 24/7 **Health Helpline for Expectant Mothers & Children** to be on the safe side.

Our tip: You have questions on **parents' allowance or sickness benefits for childcare**? Your personal consultant will be glad to give you advice on these issues.

What happens if you need an energy boost for your everyday life?

If you need specific therapies and medical recreation after going through challenging times, SBK will, after determining and verifying your needs in collaboration with the pension insurance carrier, make sure that you can get outpatient help or even a hospital stay that you need. These measures include either **preventative or rehabilitative** treatments. One example for such measures are **mother-child or father-child cures** in order to strengthen the mental and/or physical state of health of both and garner new energy for your everyday family life. How does this work? If you decide in cooperation with



your doctor, that a rehabilitative or preventative measure is the right thing for you to build up new strength, please get in touch with your personal consultant. Together you will determine and organise all the further steps necessary. Even after your stay SBK will continue to help you by suggesting additional measures, such as, in some cases, **progressive reintegration** into your work environment.

You can always count on us.



You would like additional individual protection?

Enjoy additional benefits with our partner, ARAG.

Each of us has their own needs and requirements with regard to health protection. Some want a single room while recovering in a hospital; others value being treated by a private alternative practitioner. Many of these needs can be covered by a private supplementary insurance. For this reason SBK has teamed up with ARAG Krankenversicherungs-AG in order to enable you to get additional insurance coverage. Along with the ability to rely on additional benefits, this cooperation includes exclusive benefits: lower tariffs, immediate coverage rather than waiting times, support provided by the ARAG Premium Team and notice periods reduced to one year.

You can choose from the following **additional categories** in order to supplement your protection: additional family protection, additional dental protection, additional inpatient protection, additional nursing care protection, loss of earnings protection, additional outpatient protection, and preventative care.

We have a good tip for you.



You still **have questions?**

Do you have further questions about SBK, our additional services or membership? Feel free to contact us personally by phone or online – whichever you like:

SBK Prospective Client Hotline:

Our service hours for personal consultations are from 8:00 am to 6:00 pm Central European Time.

08000 725 725 8700 (free of charge within Germany only; please dial +49 89 444 57 088 to reach us from abroad, which will be subject to the applicable telephone carrier's charges.)

Becoming an SBK member online:

sbk.org/expats-join-now

SBK contact for prospective clients:

sbk.org/expats-contact-us

Please visit our website to get special information: **sbk.org/expats**

We are looking forward to hearing from you!

We are happy
to serve you
personally.