



Current Data Sheet for the BKK Health Guide „Health - hand in hand”

Compulsory Insurance

Employees with a gross income of up to 48.600 euros usually have compulsory insurance.

Dependants' Co-Insurance

Family members can be co-insured at no extra charge, if they do not have a regular total income in excess of 360 euros per month. For part-time employees the upper limit is 400 euros.

Asylum Seekers' Benefits' Law (Additional Payments)

With regard to additional payments for the doctor, in hospital or at the pharmacy, there is an annual upper limit of 84,24 euros for single persons and for households.

Co-Payments/ Personal Contributions

- Consultation: surgery fee of 10 euros per person and quarter. A patient referred from one doctor to another within one quarter does not pay a second practice fee. For this you will need a letter of referral from your GP or a receipt of your payment of the practice fee. At the dentist's there is a separate practice fee due each quarter. The same is true for seeking the services of a psychotherapist. Dental checkups, early diagnosis examinations, prevention services and vaccinations are exempt from the practice fee.
- Medications and surgical dressings, as well as social therapy: co-payment of 10 per cent of the costs, at least 5 euros, at the most 10 euros per medication, but never more than the actual costs of the drug. Apart from a few exceptions, you have to pay over-the-counter medications yourself.

There are many drugs called generic medicaments, with the same active ingredients as the drugs available on prescription only. These are free from co-payment. For further information, ask your physician or chemist.

- Remedies, home health care: co-payment of 10 percent of the costs plus 10 euros per prescription.
- Medical aids: additional payment of 10 percent per medical aid, at least 5 euros, at the most 10 euros. For consumable medical aids (e.g. incontinence products) you do not have to pay more than 10 euros monthly.
- Hospital treatment: 10 euros per calendar day. Co-payment is limited to a maximum of 28 days per calendar year.
- In-patient preventive health care and rehabilitation (spa treatment for mother/ father and child): 10 euros per day, for follow-up curative treatment to a maximum of 28 days per calendar year.
- Dentures: statutory health insurance pays a fixed allowance, based on the diagnosis and the corresponding treatment which is normally administered in these cases (regular care). If you can prove by your dental bonus booklet that you have gone once a year to the annual check-up during the last 5 years, your amount of reimbursement will increase by 20%. If you can prove this for the last 10 years, your amount of reimbursement will increase by 30%. If you do not have a private complementary insurance, you have to pay additional costs yourself.

Emergency Fee at the Pharmacy

An emergency fee of 2.50 euros for each medicine may apply when going to the pharmacy outside the normal opening times.

(Status: January 2009)