Insured during the internship

If you undertake a mandatory internship as part of your degree programme, your health insurance will continue with TK. In the case of internships that are not mandatory, the same rules apply as to jobs alongside of degree programmes.

Mandatory intermediate internships

Intermediate internships are mandatory vocational activities undertaken during a dregree programme and stipulated in the relevant study and examination regulations.

Since you stay registered at university or college during these internships, you remain insured under non-contributory dependants' insurance or student health insurance cover regardless of the duration of the internship and the weekly working hours.

This also applies to students from a foreign university or college who undertake an internship in Germany.

Income limits for students with non-contributory dependants' insurance

Be aware of the income limit. Anyone who regularly has a monthly income of more than 505 EUR (in the case of a mini-job 538 EUR) must take out insurance themselves: either student health insurance cover or – for example, from the 30th birthday – as a voluntary member.

Note: If you unexpectedly earn more than this income threshold (e.g. if you stand in for someone who is ill), you can remain covered by dependants' insurance if

- this was the case for no more than 2 months within the last 12 months

- you earn a maximum of 1,076 EUR a month in the calendar month in which you unexpectedly exceed this threshold

Important: Your cover as a dependant ends immediately if it is clear when starting employment that you will earn more than the income threshold.

Contributions for students who are subject to compulsory insurance

Health insurance	82.99 EUR a month
Additional contribution	9.74 EUR a month
Long-term care insurance for insurees…	
up to age 23 without children	27.61 EUR a month
over 23 without children	32.48 EUR a month
with 1 child	27.61 EUR a month
with 2 children	25.58 EUR a month
with 3 children	23.55 EUR a month
with 4 children	21.52 EUR a month
with 5 or more children	19.49 EUR a month

You will find more information on your contributions as a compulsorily insured student at **tk.de, search code 2038022.**

Earning money during the pre- and post-study internship

You are not registered at a university or college during a mandatory pre- or post-study internship as part of your degree programme or examination regulations. If you are paid for the internship, you must take out insurance yourself as an employee in health and long-term care insurance and in a pension and unemployment insurance.

Is the pre- or post-study internship **not** a part of your study and examination regulations? In that case, you only need to take out insurance yourself as an employee if you earn more than 538 EUR per month – i.e. the internship is no longer considered a mini-job.

Unpaid pre- or post-study internships

A special provision applies if your internship is mandatory within the examination regulations and you do not receive money for it: You will be compulsorily insured as an intern – unless you have reached the age of 30 or are covered by dependants' insurance.

You will have to pay the contributions for insurance as an intern yourself. They are exactly as high as the contributions for students who are subject to compulsory insurance (see table on the left).

The special provision will not apply if your unpaid internship is not mandatory within the examination regulations. Your existing insurance cover will usually not change in this case.

Important information for international students

Are you a student from an EU member state, an EEA state, Switzerland, the United Kingdom or a country Germany has entered into a bilateral social security agreement with? In that case, we ask you to inform us before you start a work placement or internship. We will be pleased to find out about the effect on your insurance cover.

Find out more

Information about health insurance cover during an internship can be found at **tk.de**, **search code 2005000**[1].