

Insurance still applies during your work placement

Many universities and technical colleges require you to provide evidence of a work placement as part of your course. During your work placement, your TK cover will of course remain in force. Under insurance law, a distinction must be made between

- work placements in the middle of the course
- work placements before or after the course

Work placements in the middle of the course

Work placements in the middle of the course are periods of practical work during study prescribed by the relevant course or examination regulations. For these work placements, there is not normally any requirement for compulsory insurance as an employee under sickness, nursing care, pension and unemployment insurance. The student carrying out the work placement must be registered with a university or college. The duration of the work placement, the weekly working hours, and the amount of any remuneration, are irrelevant for these purposes.

Students from a foreign university who are completing a work placement in Germany are also covered by these rules.

Family insurance: beware of income limits!

Even though the job does not give rise to a need for compulsory insurance as an employee, the level of remuneration may mean that existing cover under a family policy is no longer valid. If you have a regular monthly income or more than Euro 350 you must obtain your own insurance either as a compulsorily insured student or – if you have already turned 30 for example – as a voluntary member. The limit for part-time employees doing a so-called mini-job is Euro 400.

Earning money during work placements before or after your course of study

The above rules relating to exemption from employee insurance do not apply if a paid work placement takes place before or after a course of study.

Such a student is not registered with a college or university. He or she is then obliged to take out insurance as an employee under the health and nursing care insurance scheme, as well as pension and unemployment insurance.

However, if these placements are not compulsory, an obligation to take out insurance as an employee exists only if the placement is not a mini-job (more than Euro 400 per month).

Unpaid work placements before or after your course of study

Unpaid work placements before or after a course of study represent a special case.

Students in this situation do not qualify as employees with an obligation to take out health and nursing care insurance. Under a special provision applicable to students on work placements, however, membership of the statutory health and nursing care insurance scheme is compulsory, unless some other insurance is in force, for example under a family policy. You must pay the contributions for health and nursing care insurance yourself. These come to a standard nationwide figure of Euro 57.32 per month.

Members aged 23 years or older with no children pay a higher contribution of Euro 9.09 (instead of Euro 7.92) for nursing care insurance as of 2005 as a result of the Child Inclusion Act. This translates into a total monthly amount of Euro 58.49.

You are also obliged to take out pension and unemployment insurance even if you are not being paid, since here too, students on work placements have the status of employees undergoing occupational training. Contributions towards pension and unemployment insurance are paid solely by the employer.