

Insurance during Internship

Many universities and colleges require evidence of an internship as part of your studies. During your internship, your TK cover will, of course, continue. Under insurance law, a distinction must be made between

- intermediate internship
- preliminary or follow-up internships

Intermediate Internship

Intermediate internships are periods of practical work during the studies prescribed by the relevant regulations for studies or examinations. Compulsory insurance in health, long-term care, pension, and unemployment insurances is not required during these internships. The intern must, however, be matriculated at a university or college. The length of the internship, the weekly working hours as well as any remuneration possibly paid is of no significance.

This regulation also applies to students from a foreign university who do an internship in Germany.

Non-contributory Dependants Co-insurance: Beware of Income Limits

Even though the employment is not subject to compulsory cover as employee, a co-insurance with a family member may no longer be applicable due to the level of remuneration. If your regular monthly income exceeds EUR 365, you must insure yourself: either as compulsorily insured student or as voluntary member - for instance after the age of 30. The limit for marginal employment, i.e. the so-called "mini-job", amounts to EUR 400.

The monthly contributions of compulsorily insured students to health insurance amount to EUR 64.77 and to long-term care insurance to EUR 11.64 and, after the age of 23, EUR 13.13.

Some special features have to be taken into consideration when calculating the contributions for voluntary insurance. In case of any queries and further information, please do not hesitate to contact us.

Earning Money during Preliminary or Follow-up Internships

The above regulations on the exemption from insurance do not apply to paid preliminary or follow-up internships. As such an intern you are not matriculated at a university/college. As employee you are then subject to health, long-term care, pension, and unemployment insurances.

In case these internships are not compulsory, an obligation to take out insurance as an employee is only applicable if the internship is not a so-called "mini-job" (i.e. income increases EUR 400 per month).

Unpaid Preliminary or Follow-up Internships

Unpaid preliminary or follow-up internships constitute a special feature. Doing such an internship, you are not considered to be an employee liable to compulsory health and long-term care insurances. Due to special provisions, interns must be compulsory members of statutory health and long-term care insurances, unless they have, e.g., insurance cover under a non-contributory dependants co-insurance. The interns must pay the contributions to health and long-term care insurances themselves. They amount to EUR 76.41 per month.

Members over the age of 23 without children pay a higher contribution to long-term care insurance. EUR 13.13 (instead of EUR 11.64). The total monthly contributions hence amount to EUR 77.90.

Unpaid interns must also take out pension and unemployment insurances since they have the status of an employee receiving vocational training. The contributions to pension and unemployment insurances are solely covered by the employer.

Note: For interesting information on topics such as university, flat-hunting, fitness, health, art, culture, and many more visit www.study-plus.de and www.unikosmos.de