Your advantages with the AOK

**Family insurance at no extra cost**
Our free family insurance means that all your family members enjoy the same coverage – spouse, civil partner and children alike.

**24 h availability**
You can ask us any questions about your health insurance by phone. We are available for our members round the clock, seven days a week. Just get in touch with us!

**Always close by**
You have recently arrived in Germany and have questions about health insurance? There’s sure to be an AOK branch near you.

**Health programs**
We can help you live more healthily. Conscious relaxation, nutritional advice or more physical exercise – we have something for everyone.

**Second medical opinion**
In the event of a diagnosis that could have an impact on your entire life, we will put you in touch with experts for a second opinion. This way you will feel positive about receiving the right diagnosis and the appropriate treatment.

**Help for family caregivers**
We provide free services for family members caring for their relatives. AOK personal care advisors help with any questions or concerns raised by the people involved.

Further information

We provide compact guide with lots of useful information for a successful start in Germany. Simply download it at:

[www.healthinsurance-germany.com](http://www.healthinsurance-germany.com)

AOK offers you optimal services and is always there for you. Your health is particularly important when beginning something new in your career or private life. Become our member and benefit from our local services! We look forward to welcoming you!

[www.aok.de](http://www.aok.de)

**Your AOK – Die Gesundheitskasse**

For more information see:

[www.healthinsurance-germany.com](http://www.healthinsurance-germany.com)
As one of the largest health insurance companies in Germany, The AOK has been providing security and comprehensive medical assistance for the past 125 years. AOK cares for approximately 24 million people, almost a third of the German population. Around 55,000 employees in 1,380 branches guarantee efficient customer service.

You have decided to live in Germany. This is an exciting and positive decision - Germany is a dynamic country offering plenty of opportunities. The AOK is your ideal partner in this new chapter of your life. We would like to help you with your new start because moving to a foreign country involves many challenges. There are lots of new things to discover and some things will be different from what you are used to.

With this in mind, it is even more important to keep an eye on your health. This is where we can help you: the AOK is more than just a health insurance provider. We not only guarantee optimal care in the event of illness, we also strive to keep you healthy. For you this means first-rate care at a reasonable premium.

No matter whether you need medical care for yourself, for your family, or just have questions of any kind: the AOK – Die Gesundheitskasse is on your side and offers you all the support you need.

**Strong:** Your AOK benefits

- **Doctor’s appointments**
  You can visit any general practitioner or consultants accredited in Germany for medical treatment. AOK bears the costs of medical treatment as well as dental check-ups and treatments.

- **Hospital treatment**
  You can choose from all eligible hospitals in your area at your own discretion. Our insurance company will take over the costs of medical treatment, nursing care, accommodation and meals.

- **Screenings and medical check-ups**
  The sooner an illness is identified and treated, the greater the chances of recovery. That is why the AOK bears the costs of numerous important medical check-ups and screenings.

- **Sickness benefit**
  AOK members receive sickness benefits when their illness stops them working and their employer stops paying them.

- **Benefits for pregnant women**
  The AOK offers advice and help in every way possible right from the beginning. This means we bear the costs of regular medical care and a number of important medical check-ups for pregnant women.

- **Prescriptions**
  Your doctor will prescribe you all the medicines you may need. Unlike other countries, in Germany you can only get medicines from pharmacies and not from drug stores or supermarkets. The AOK bears almost all the expenses incurred for the prescribed medicines. You only need to pay a contribution.

**Near:** Services in your area

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As soon as you become an AOK member, you will be given an electronic card proving your membership in our health insurance company. The card features your passport photo; your personal information including your name, date of birth, address and insurance number are also stored on the card. Just show your membership card whenever you visit a doctor. The cost of your treatment will be billed directly to the AOK by your doctor.

**Safe:** Your AOK membership

AOK makes it easy: virtually everybody who moves to Germany or lives here can be insured with our health insurance company. Benefit from our exclusive service and individual offers, and experience the protection of a strong community.

**Convenient:** Your card for more health

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