

Guide for persons insured with AOK PLUS who have their place of residence abroad

This guide is for AOK PLUS members whose primary residence is outside Germany in an EU Member State, an EEA state or Switzerland.

Health insurance coverage outside Germany

You can also count on AOK PLUS if you fall ill abroad. Your AOK PLUS electronic health card gives you access to all benefits in kind which are medically necessary and conform to the medical standards in the host country during a temporary stay in:

- all EU Member States,
- the EEA states of Iceland, Liechtenstein and Norway,
- and Switzerland.

Simply show your health card to the physician treating you.

We offer you even more comprehensive protection if you regularly return to your place of residence outside Germany. Whereas the European Health Insurance Card only covers short stays and medical emergencies, the S1* certificate entitles you to the same benefits in kind under the law of your country of residence as people who are insured there.

All costs incurred are paid by the assisting foreign health insurance company and then reimbursed by AOK PLUS, with the exception of the customary contributions and co-payments in your country of residence. You are required to pay these yourself. Any reimbursement of such costs by AOK PLUS is precluded by law.

Registration for the certificate of entitlement*

You can get an application for a certificate of residence for you and your family members from an AOK branch or by post, or you can download it at www.plus.aok.de/employed.

You are a cross-border commuter if you work in Germany and are covered by health insurance there, but live in another EU country and generally return to your country of residence on a daily basis, or at least once a week. If this is the case, AOK PLUS will issue a corresponding certificate of entitlement* to your chosen foreign insurance provider. We therefore kindly request that you inform us of the health insurance provider you have chosen in your country of residence.

If you have not yet chosen an insurance provider in your country of residence, we will issue a PD S1 as proof of entitlement. Please present it to an insurance provider in your country of residence as soon as possible.

If you are eligible to receive a certificate of entitlement, you will be issued with an insurance card or equivalent proof of entitlement by the foreign health insurance company.

Then you can claim all benefits in kind to which you are entitled under the law of your country of residence. If your eligibility to have a certificate of entitlement* issued is not confirmed, you will be informed by the foreign health insurance company.

Family insurance for dependants living abroad

Whether your family members living abroad can be insured through you depends on the law in your country of residence. The foreign health insurance company will inform AOK PLUS of which family members can be insured through you.

Registration is possible only if:

- your family members do not have their own health insurance in their country of residence abroad; and
- family insurance does not have to primarily be taken out via another relative insured abroad.

If the foreign health insurance company processes the registration, your family members will also receive an electronic health card from AOK PLUS to cover treatment in Germany in addition to a proof of entitlement in their country of residence.

Termination of the certificate of entitlement*

If your AOK PLUS membership ends or you move your residence to another country, your certificate of entitlement* in your previous country of residence will be terminated.

Please inform us as soon as possible if you change your employer in Germany.

Your previous employer will notify us that you are no longer employed with them. If we have not yet received a registration from your new employer and you have failed to contact us, we may terminate your insurance coverage in your country of residence.

*S1 portable document: corresponds to forms E106, E109, E120, E121

If family members insured through you obtain their own insurance, the certificate of entitlement* is only terminated for those family members.

Illness – incapacity to work

If you become unable to work and are receiving medical treatment abroad, ask the physician treating you to issue the certificate of incapacity to work that is customary in that country. AOK PLUS also requires the diagnosis. Please ensure that the physician treating you provides these details on the certificate.

You must also notify your employer or, if you are unemployed, the employment agency as soon as possible of the date that your incapacity to work commenced and its likely duration, and also provide your home address.

Copies of the certificate of incapacity to work must be received within seven days by both

- your employer/the employment agency; and
- AOK PLUS.

When forwarding your certificate, please ensure that no information about your diagnosis is provided to your employer.

Sick pay

You will receive sick pay from AOK PLUS if you are unable to work for an extended period. Your entitlement to cash benefits will be assessed on the basis of German law.

Please always ensure that you submit your certificates of incapacity to work to AOK PLUS within seven days of issue to avoid any problems with the payment of your sick pay.

Simply contact AOK PLUS if you have any further questions.

AOK PLUS. Die Gesundheitskasse für Sachsen und Thüringen.

For more information, contact:

Service line: 0800 1059000 from Germany*
0049 351 320288 from abroad**
Fax: 0800 1059001 from Germany*
0049 351 320289 from abroad**
Email: service@plus.aok.de
zwkr-versicherte@plus.aok.de
Website: plus.aok.de

* Toll-free in Germany at any time from all networks

** Costs vary depending on the foreign network operator

Subject to change without notice. Errors and omissions excepted. Last updated: May 2023



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plus.aok.de