PERSONS FROM ABROAD Checklist for the Comprehensive Health Coverage

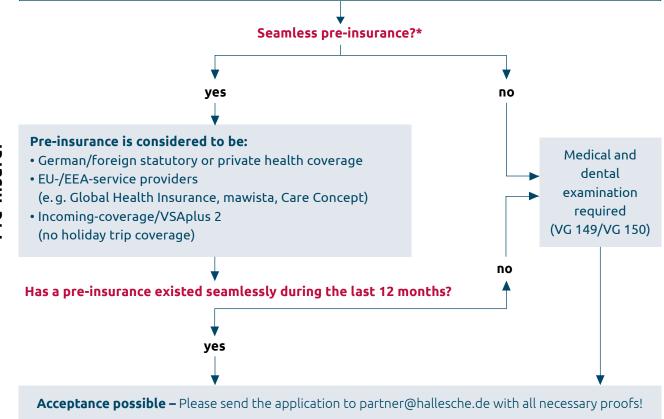


Who? – Person from abroad*

Which professional status does this person have?

Employee/Civil Servant/Civil servant candidate/Soldier/ Pensioner	Self-employed/ freelancer (from the 2nd year)	Self-employed/ freelancer (in the 1st year, newly self-employed)	Privatier	Pupil/ Student
With a permanent or	With a gross	With a gross	With a	With a minimum
fixed-term employment/	income	income	gross	gross income of
service contract that	≥ € 36,000	≥ € 36,000	income	≥€ 934* or
is valid for at least	and from age	and from age	≥ € 60,000.	a scholarship.
12 months from the start	51 with a gross	51 with a gross		
of the insurance period.	income	income		* Corresponds to the
	≥ € 51,000.	≥ € 51,000.		officially required minimum amount for a
Notice: For people with foreign employment contracts and for pensioners, the same income limits apply as for self-employed people/freelancers.				blocked account pursuant to Section 2 (3) of the Residence Act for the visa application or residence permit.

Please see the back for the necessary proofs for the financial check!



^{*} Please see the consultation leaflet "Persons from abroad" W 63 for further hints and helpful advice concerning the group of persons and the pre-insurance.

Proofs for the financial check of the risk

The usual financial check of the risk is not possible for this group of persons due to missing data or data without informative value. The following proofs are to be handed in for an individual check with the application.

Employee

With unlimited or limited working contract which is valid for at least 12 months after commencement date.

Notice: In the case of temporary employment or temporary employment contracts, the application will be rejected. The probationary period is excluded from this.

Civil Servant/Civil servant candidate/Soldier

With unlimited or limited service contract which is valid for at least 12 months after commencement date.

Pensioner

The same income limits apply to retirees as for selfemployed/freelancers.

Self-employed/freelancer (from the 2nd year)

The following minimum income limits apply (gross income/year):

< 51 years: € 36,000 ≥ 51 years: € 51,000

Self-employed/freelancer (in the 1st year, newly self-employed)

The following minimum income limits apply (gross income/year):

< 51 years: € 36,000 ≥ 51 years: € 51,000

Privatier

With regular financial incomes of at least € 60,000 gross income/year.

Pupil/Student

With a minimum gross income of ≥ € 934 or a scholarship.

Proof:

Copy working contract with the following information:

For domestic employers, this includes:

- Name and address of the contracting parties, signature of the contracting
- Date of commencement of the employment relationship
- For fixed-term employment contracts: The foreseeable duration of the employment relationship, otherwise a note stating "permanent"
- Description of the activity
- The amount of the monthly salary (gross)
- The weekly working hours

For foreign employers, this also includes:

- The place of work or an indication that the employee can be employed at various locations
- The agreed working hours
- The length of the annual vacation period
- Provisions for continued payment of wages in the event of illness
- The notice periods

Proof:

Copy service contract

Copy of pension certificate

Self-employed:

- Business analysis (BWA = Betriebswirtschaftliche Auswertung) or tax notice for the previous year
- · Business analysis for the current year

Freelancer:

- Cash-basis profit and loss statement (EÜR = Einnahmen-Überschussrechnung) or tax notice for the previous year
- Cash-basis profit and loss statement for the current year

Alternatively: Proofs similar to those for newly self-employed persons

Proofs:

Self-employed:

- Business registration
- Current business analysis (BWA = Betriebswirtschaftliche Auswertung), if already operating for 3 months or more
- Business plan or description of the activity with a list of clients

Freelancer:

- Cash-basis profit and loss statement for the current year (EÜR = Einnahmen-Überschussrechnung), if already operating for 3 months or
- Business plan or description of the activity with a list of clients

Alternatively: Complete bank statements for the last 3 months (including foreign accounts), if applicable: statement of assets, e.g. real estates, investments

Statement of assets (e.g. real estates, investments, regular incomes as account statements), tax notice for the previous year (if available)

Bank statements for the last 3 months, employment contract, or proof of a blocked account

Alternatively: scholarship

Please note: The more informative the documents are for the individual check and the more these quarantee that the living costs are secured by these financial means for a long term the bigger the chance of a positive decision.