

Health Insurances in Germany 2025

	Techniker Krankenkasse (TK)	Barmer	DAK	AOK Nordost	Bahn BKK
Additional Fee (14,6% by law as basis + individual fee)	1,2%	2,19%	1,7%	2,7%	2,2%
Teeth Cleaning	Up to 40 EUR / Year	Via bonus programme, up to 2 x 75 EUR per year	Up to 60 EUR / Year	Up to 50 EUR / Year	Bonus programme up to 30 EUR per year
Osteopathy	Up to 120 EUR / Year	Via bonus programme, up to 2 x 75 EUR per year	Up to 120 EUR / Year	Up to 180 EUR / Year	Up to 80% max of 200 EUR /year
Homeopathy	Full coverage of treatment and up to 100 EUR / Year for medicine / mother and 2 children up to 300 EUR	Full coverage of treatment	Up to 100 EUR / Year for medicine	Treatment only with a doctor's recommendation and up to 50 EUR / Year for medicine	Treatment via contractual doctors included/ up to 150 EUR / year for medicine
Health courses	On site Course up to 150 EUR / Year Online course up to 200 EUR / Year	2 x per year 75 EUR per course, CYBERFITNESS free of charge	Up to 150 EUR / Year	Up to 170 EUR / Year	Up to 150 EUR / Year
Pregnancy care	checkups every 4 weeks – in the last two month every 2 weeks	200 EUR budget per pregnancy, for selected additional services	Up to 500 EUR for 5 of 8 pregnancy check-ups	Up to 100 EUR for 6 of 8 pregnancy check-ups	Common check up's plus additional test's up to 150 EUR
Service	Phone availability 24/7 - 6 branches in Berlin	Phone availability 24/7 – 7 branches in Berlin Application processing in one working day	Phone availability 24/7 – 7 branches in Berlin	Phone availability 24/7 – 25 branches in Berlin	Phone available 2 branches in Berlin
Alternative Medicine	Chinese medicine, anthroposophic therapy, Ayurvedic Therapy Anthroposophic Medicine up to 100 EUR / Year	Homeopathy and Traditional Chinese Medicine. Via bonus programme, subsidy for osteopathy and acupuncture	Anthroposophic Medicine up to 100 EUR / Year	Anthroposophic Medicine up to 50 EUR / Year	Up to 150 EUR per year
Addition to Hearing Aids	Yes	Statutory fixed amount	Yes	Statutory fixed amount	individual
Addition to Glasses	Yes, for adults and children – depending on the diopeters	Via bonus programme, up to 2 x 75 EUR per year	With Bonus program up to 599 EUR per year	As part of additional insurance	individual
Bonus program	Supports healthy living decisions with up to 200 EUR / Year	100 EUR cash bonus or 150 EUR health bonus for a healthy lifestyle	Supports healthy living decisions with up to 210 EUR / Year	Supports healthy living decisions with up to 230 EUR / Year	Supports healthy living decisions
Family insured for free (provided income is 438€/month)	Yes	Yes	Yes	Yes	Yes
Further Information	TK	Barmer	DAK	AOK Nordost	Bahn Bkk

Please note that the above information is for reference only and may be subject to change. Check with the respective health insurance for more details.