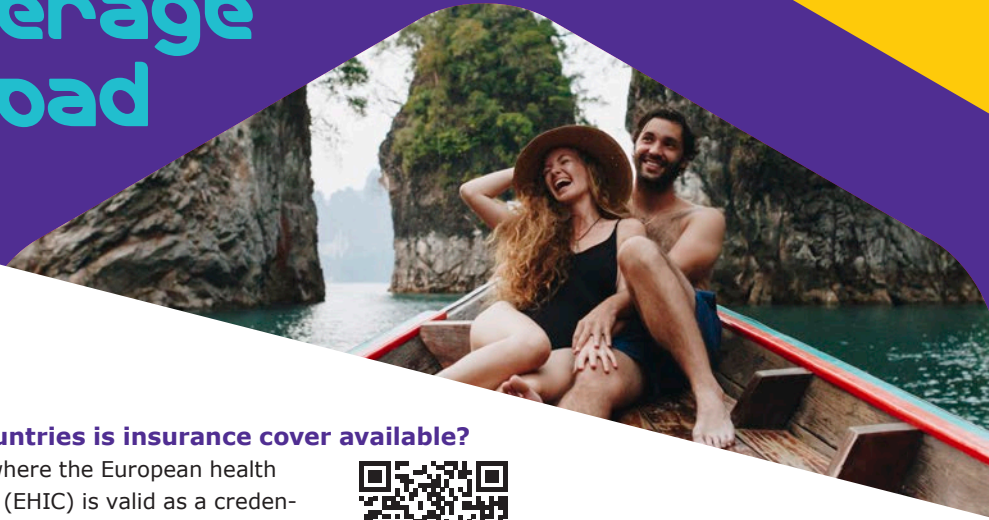


YOUR insurance coverage abroad

Merck BKK



In which countries is insurance cover available?

All countries, where the European health insurance card (EHIC) is valid as a credential can be found on the following website:

<https://dvka.de/de/versicherte/touristen/touristen.html>



For some countries, a foreign health certificate is required, which you can obtain from your Merck BKK. The relevant countries are also listed on the website.

In the following countries, the European health insurance card (EHIC) is valid as a credential:

Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Southern Cyprus, United Kingdom.

In the following countries you need a foreign health certificate, which can be obtained from your Merck BKK:

Bosnia-Herzegovina, Turkey, Tunisia

Which services are included?

As a member of Merck BKK, you can use your European health insurance card to visit contract doctors and hospitals during temporary stays abroad within the European Union (EU), the European Economic Area (EEA countries) and countries with bilateral agreements (e.g., Turkey).

Regulations on medical treatment, competent authorities and statutory co-payments of the individual countries can be found on the following website: <https://dvka.de/de/versicherte/touristen/touristen.html>.



Within the EU, it is usually sufficient to present your electronic insurance card, which contains the European Health Insurance Card on the back, to contractual partners of the respective country.

Which services are not included?

Services that require pre-authorization in Germany must also be pre-authorized in other European countries (e.g., dentures or planned operations). If you are planning treatment abroad, please contact us in advance.

In addition, services that are already not included in the scope of benefits of Merck BKK in Germany will also not be covered abroad.

What can I do if I have received a private bill?

If you visit a non-contracted doctor, you will receive a bill for your treatment. In these cases, we can reimburse costs up to a maximum of the rates applicable in German minus statutory co-payments and administrative costs. You may incur considerable additional costs as a result. For a reimbursement check, please complete the following application and submit it to us together with your settled invoices.

What about countries not mentioned above?

There is no insurance cover in all countries other than those listed above. (e.g., USA, Brazil, Egypt, Morocco...)

Our recommendation

To be well protected on your trip, private travel health insurance is advisable.

At "Albatros", a partner of Merck BKK, you can easily take out private travel health insurance. You can get an individual quote by calling 06151 72-5599.

You can also check whether you are insured abroad via your credit card or a club membership (e.g., ADAC).

Any Questions?
Feel free to contact us.

 06151 – 72 2256

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