

This version translated for you, should give you a better understanding.
Please ABSOLUTELY learn the current prices from the German version.

Self-insurance with statutory health insurance § 16/1 ASVG

ASVG General Austrian National Insurance Act

You are not insured if:

Examples for real-life situations:

- * You are not employed at the moment, and therefore not insured.
- * You are not co-insured (any more) as a marital partner for any reasons, or due to a liquidation of your registered partnership or because of the end of your long-term-partnership
- * Your co-insurance as a child has expired for any reasons.
Additionally you are neither employed, nor studying.
- * You can choose your health insurance authority yourself (Opting Out) because you work free-lance as a notary, lawyer, certified public accountant, architect, pharmacist, veterinarian or professional engineer, and you are interested in our health insurance offer.

To make sure that you are protected, when you need to be - the self-insurance for students.

Our range of service is your benefit:

- *medical treatment
- *dental treatment / dentures
- *preventive examination
- *mother-child-examinations
- *preventive services like e.g. influenza/tick Immunisation

We cover the costs for:

- *Visits to the doctor (general practitioner, specialists, dentists)
You simply have to show your e-card at the doctor's
- *Hospital admission
- *Medication
- *Medical aids (bandages, hearing aids, wheelchairs,...) and many more aids

Please note: You have no right for cash benefits like sickness or maternity pay.

Requirements you have to fulfil to benefit from our self-insurance offer:

Requirements:

- * You are not insured by an official health insurance authority in Austria or any other EU-Member and your main residence is Austria. ¹
- * You are a relative of an Austrian or EU citizen and are not entitled to benefit from a statutory health insurance in Austria or any other EU-State and your main residence is in Austria ¹
- * You work free-lance as a notary, lawyer, certified public accountant, architect, pharmacist, veterinarian or professional engineer and you intend to effect the self-insurance at the OÖGKK by making use of the the Opting Out possibility. Opting Out = the possibility to choose between several health insurance authorities (OÖGKK or SVA – Industries' Health Insurance Authority) or a private insurance company.

Please Note the following exceptions: If you have been insured according to

- *Industrial National Insurance Act (Gewerblichen Sozialversicherungsgesetz (§ 2, 14a, oder 14b GSVG) or to
- *National Insurance Act concerning farmers (Bauern Sozialversicherungsgesetz (§ 2, BSVG) or
- *if you were insured with a institution for medical prevention, provided by an official work-related representation,

you cannot apply for self-insurance with the statutory health insurance until the insurances named above have expired for 60 calendar months according to § 16/1 ASVG.

How to apply for self-insurance?

One has to apply for self-insurance at the statutory health insurance in written form!
You can either collect the application form at one of OÖGKK's customer service points or download it on the internet.

When does your self-insurance start being valid at the statutory health insurance?

- * If you hand in your application form for self-insurance at the statutory health insurance within the 6-week legal deadline after the end of a legal health insurance or the right to be insured as a relative in Austria or any other EU-state, your self-insurance will begin on the day of the end of this insurance!
- * If you hand in your application form for self-insurance at the statutory health insurance after the 6-week deadline after the end of the legal health insurance or the right to be insured as a relative in Austria or any other EU-state, your self-insurance will begin on the day you made the application!

Please note: If you have been insured in any other EU-state lately, we additionally require Form E 104 (Proof of insurance of another EU-state)

When are you entitled to benefit from our service offers?

You are entitled to benefit from our service offers after a waiting period of 6 months.

You are entitled to benefit immediately,

- * if you can prove, that you were constantly insured for at least 6 week with an Austrian or EU statutory health insurance straight before your self-insurance is effected.

or

- * if you can prove, that you were insured for at least 26 weeks with an Austrian or EU statutory health insurance within the last 12 months before your self-insurance is effected.

¹ According to the EU(EEA) regulation, it is possible to effect a voluntary health insurance under certain circumstances, if you live in an EU-State.

What is my insurance contribution?

Your contribution amounts to €406,88 per month *. The amount is based on the maximum monthly contribution at the statutory health insurance.

It is possible to apply for a decrease of your contribution; the level of the decrease depends on your economical situation. You can either collect the application form at one of OÖGKK's customer service points or download it on the internet.

The following documents have to be enclosed to the application form:

- * Your last three pay slips
- * Your last notice of income tax assessment.
- * Your statement of pension payment

Please Note: You have to prove as well, if you are subsidised by any other persons. We cannot decrease the level of contribution without these pieces of evidence, or if you apply for a retroactive insurance.

When do you have to pay your contribution?

Your contribution is due for payment on the 1st of each month and has to be deposited.

Make use of the advantages of a debit order:

- * Your contribution is automatically transferred on the agreed date.
- * Changes of your contribution will be considered automatically.
- * A possible credit (e.g. refund) is considered immediately or after your self-insurance has expired and will be retransferred to your account.
- * Your contribution account is always balanced.

When does your self-insurance expire?

- a) Your self-insurance expires on the prior day, if you
 - * accept a job, which is subject to social insurance contributions or
 - * work independently and are subject to social insurance contributions or
 - * receive payment from the Austrian Job Center (AMS) or
 - * receive child benefit.
- b) Your self-insurance expires on the end of the month, in which you inform us in written form / via e-mail about your withdrawal, if you
 - * are health insured, due to the fact that you have become a relative (e.g. marriage or registered partnership) due to ASVG or any other federal law or
 - * are insured with a health care organisation regulated by public law of your employer
- c) Your self-insurance expires at the earliest after six consecutive months after the self insurance is effected,
 - * if you inform us in written form/via e-mail about your withdrawal (insurance expires on the last day of the month, during which you informed us), or
 - * if the payment of two monthly contributions is overdue (insurance expires on the end of the second calendar month, for which you did not pay contribution)

Please Note: If one of these two cases is relevant, you will not be able to apply for self-insurance for 6 more months.

* all prices are valid for 2017 and are updated every year!!!

What else is important?

Please notify the following changes within 1 week:

- * You start working and therefore you are health insured
- * You are co-insured as a relative
- * Your earning capacity changes
- * Your main residence changes

Are your relatives co-insured free of charge?

Generally said, all relatives are co-insured free of charge. You have to apply for a co-insurance.

Relatives are:

- * Your marital partner¹,
- * Your registered partner¹ (valid since 1.1.2010),
- * Your domestic partner¹ and
- * Your kids (marital, born out wedlock, legitimised step² and foster children² as well as grandchildren³ (also the Austrian "Wahlkind" are basically insured till their 18th birthday.

If certain requirements are fulfilled (e.g. school attendance or successful studies, to name but a few), you can apply for your kids' free co-insurance till its 27th birthday at the maximum.

¹ marital partners, registered partner as well as domestic are just co-insured free of charge under special circumstances.

² Apart of a joint household you need to fulfil additional requirements in the case of step and foster children.

³ You need to live in a joint household

Information and application form:

You can collect the application form at one of OÖGKK's customer service points or download it on the internet:

www.ooegkk.at in the menu item "selbst krankenversichern"

OÖ Gebietskrankenkasse
Selbstversicherungsservice
Gruberstraße 77, Zimmer 101
4021 Linz

E-Mail: selbstversicherungsservice@ooegkk.at

You can reach us by telephone:

05 7807 – 10 42 27	05 7807 – 10 42 59
05 7807 – 10 42 55	05 7807 – 10 42 60
05 7807 – 10 42 56	05 7807 – 10 42 61
05 7807 – 10 42 57	05 7807 – 10 42 62
05 7807 – 10 42 58	

With kind regards
OÖ GEBIETSKRANKENKASSE