

# Services and benefits from A to Z

From "acupuncture" to "vaccinations" – we offer more.

## Acupuncture

You can take advantage of our acupuncture offering if you suffer from chronic back or knee pain.

([search code 2071128](#))

## Alternative medicine

We pay up to 100 EUR per calendar year to help cover the costs of homoeopathic, anthroposophic and herbal remedies that are prescribed on a private or green prescription. Medically necessary natural remedies for children aged under 12 are billed directly through the TK eHealth card. ([search code 2001026](#)<sup>1</sup>)

## Special treatments offered by TK

TK has reached agreements for patient-centred care with doctors, hospitals, rehabilitation facilities and other health care providers. These guarantee a higher level of quality, service and, in turn, improved health, and all that at no extra cost. ([search code 2010640](#)<sup>1</sup>)

## Free choice of doctor and hospital

You and your doctor decide together which hospital to go to. Just make sure you choose a SHI<sup>2</sup>-accredited hospital or SHI-accredited doctor's practice.

([search code 2052946](#))

## Health courses

In principle, TK pays 80 per cent of the course fee for certified – up to 150 EUR for a single and 300 EUR for a combined course. We even reimburse up to 100 per cent of online courses up to a maximum of 150 EUR.

([search code 2182948](#))

## Domestic help

Do you have children aged under 14 at home, or a disabled child who needs help? Is there no-one else in your household who can fill in for you? Then under certain conditions, you will receive help for at home.

([search code 2159902](#))

## Skin cancer screening from just 20 years of age

We cover skin cancer screening for TK insurees aged just 20 and upwards – which is earlier than required by law. You can get your skin checked every two years by a dermatologist participating in this TK agreement.

([search code 2160340](#))

## Midwife on call

We pay up to 250 EUR towards the cost of an on-call midwife. This is generally billed as a flat rate. Just send us your midwife's original invoice.

([search code 2007806](#)<sup>1</sup>)

## Homeopathy

You can get homoeopathic treatment from any SHI accredited doctor in Germany who offers this service.

We cover the cost of a comprehensive initial medical health history (approx. 60 minutes). This may be followed by follow-up reports and shorter homoeopathic consultations. No additional costs are charged for this service. ([search code 2002136](#)<sup>1</sup>)

## Osteopathy

Many people value osteopathy as a complement to conventional medicine. We cover part of the costs if your doctor prescribes osteopathy **before** your treatment begins. Please note that your osteopath must be properly trained and qualified. ([search code 2160828](#))

## Professional teeth cleaning

For professional teeth cleaning in a dental practice we cover 40 EUR once a year for insured persons aged 18 and over: valid from treatment date 1.10.2022.

([search code 2136362](#))

## Travel vaccinations

If you are taking a private trip abroad, we will cover the costs of vaccinations recommended by the Ständige Impfkommision (STIKO) [Standing Committee on Vaccination] for your destination country (less a co-payment for the vaccine if applicable). These can include, for example, vaccinations against hepatitis A and B or malaria. ([search code 2160512](#))

## Sports medical examinations

We subsidise medical examinations and consultations with sports physicians every 2 years provided they are approved to offer these. You will be reimbursed 80 per cent of the invoice amount. The maximum amounts repayable are 60 EUR for the basic examination and no more than 120 EUR for the extended examination. The basic examination is included in the extended examination. ([search code 2009848](#)<sup>1</sup>)

<sup>1</sup> Unfortunately, this information is only available in German.

<sup>2</sup> SHI = statutory health insurance

<sup>1</sup> Unfortunately, this information is only available in German.



## TK-App

With the TK-App you always have your insurance ready at hand. You can use it, for example, to

- view fit notes and send us messages and documents
  - receive TK letters online
  - submit many applications and invoices online
  - use the TK Bonus Plan completely digitally
  - use the fitness programme with access to the Apple Health app or Google Fit
- ([search code 2151110](#))

## TK Bonus Plan

It always pays off to look after your health. However, good resolutions sometimes get lost in everyday life. This is why we help you to stay motivated. Join our TK Bonus Plan. ([search code 2098044](#))

## TK Service Europe

You can benefit from our special agreements with regional hospitals and doctor's practices in many of Europe's holiday regions. In the event of an emergency, these quality-controlled health care providers will ensure you get the help you need – often more than that normally available in your destination country. ([search code 2017068](#)<sup>1</sup>)

## TK-Coach app

Our TK-Coach app supports you around the clock. Try out our digital personal coach on the topics of exercise, nutrition and relaxation. Train when and where you want! ([search code 2153348](#))

## TK-Doc app

The app is there for you when you need medical information without the need to visit a practice. You can communicate directly via video call or chat. ([search code 2149064](#))

## TK Hospital Guide

We provide information on more than 1,000 hospitals to help you choose the right one. Use the TK Hospital Guide to find out how satisfied other TK insurees were with their hospital stay. ([search code 2020998](#)<sup>1</sup>)

## TK services

We are here for you – in many ways and regardless of office hours.

With **TK-MediCall**, for example, some 100 doctors provide immediate, expert answers to your questions around the clock. ([search code 2070962](#))

Or **TK-FamilyMediCall**, where you can talk to a paediatrician if you are concerned about your child. ([search code 2097916](#))

Are you abroad and in need of medical advice?

**TK-TravelMediCall** offers support and helps you look for German- or English-speaking doctors at your holiday destination. ([search code 2157330](#))

Our **TK-AppointmentService** books appointments with your family doctor or specialist (except for appointments for the treatment of mental health problems). ([search code 2051216](#))

## TK optional plans

Customise your insurance cover depending on your personal requirements. TK offers numerous optional plans with which you can make use of additional services or save money. Choose TK-Tarif Traveller [TK Traveller Plan], for example, to get travel health insurance anywhere in the world and benefit from exclusive services. ([search code 2171872](#)<sup>1</sup>)

## Routine check-ups for school-age children

We cover U10 (7 to 8 years), U11 (9 to 10 years) and J2 (16 to 17 years) check-ups to close the gaps in the screening tests provided for your children. ([search code 2010186](#)<sup>1</sup>)

## Voted the winner by FOCUS-MONEY



We offer more! Independent testing institutions confirm this. FOCUS-MONEY, for example, has rated us Germany's best health insurance fund the 19<sup>th</sup> time in a row (issue 7/2025).

## Always here for you

Our ServiceTeam is available 24 hours a day, 365 days a year – by phone, e-mail or online. If you are online, just choose between **tk.de** or our **TK-App**.

Please enter the search codes mentioned in the text on our website **tk.de/en**. Some of the information provided at **tk.de** is only available in your personal password-protected area **Meine TK**.

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