



# How can I insure my child?

Under certain conditions, you can insure your child free of charge under family insurance with a statutory health insurance company.

## Basic eligibility criteria:

- Your child's main place of residence is in Germany.
- There must be no other overriding voluntary or compulsory statutory health insurance policy in place for the child.
- The regular total income for the child must not exceed 535.00 Euro (2025) per month.

#### Eligibility is not valid or ends if the spouse related to the children

- Is not a policy holder with a statutory health insurance company,
- Their total income regularly exceeds 6.150.00 Euro (2025) per month and
- The total income regularly exceeds that of the policy holder.

## Children are eligible to be covered under family insurance

- Until they reach the age of 23, providing they are not in employment.
- Until they reach the age of 25, if they are in full-time education or professional training or are taking part in a voluntary social or ecological program or voluntary federal civil service.

### Note:

Equal rights are granted between biological children, stepchildren and grandchildren if they live in the same home as the policy holder and are mainly financially supported by the policy holder.