PERSONS FROM ABROAD
Checklist for the Comprehensive Health Coverage

Hallesche
ALH Gruppe

Who? – Person from abroad*

Which professional status does this person have?

Financial Check

Employee/Civil Servant/Civil servant candidate/Soldier/ Pensioner	Self-employed/ freelancer (from the 2nd year)	Self-employed/ freelancer (in the 1st year, newly self-employed)	Privatier	Pupil/ Student
With a permanent or fixed-term employment/ service contract that is valid for at least 12 months from the start of the insurance period. Notice: For people with foreign employment contracts and for pensioners, the same income limits apply as for self-employed people/freelancers.	With a gross income ≥ € 36,000 and from age 51 with a gross income ≥ € 51,000.	With a gross income ≥ € 36,000 and from age 51 with a gross income ≥ € 51,000.	With a gross income ≥ € 60,000.	With a minimum gross income of ≥ € 992* or a scholarship. * Corresponds to the officially required minimum amount for a blocked account pursuant to Section 2 (3) of the Residence Act for the visa application or residence permit.

Please see the back for the necessary proofs for the financial check!

Seamless pre-insurance?*

yes

Pre-Insurer

Pre-insurance is considered to be:
- German/foreign statutory or private health coverage
- EU-/EEA-service providers
  (e. g. Global Health Insurance, mawista, Care Concept)
- Incoming-coverage/VSAplus 2
  (no holiday trip coverage)

Has a pre-insurance existed seamlessly during the last 12 months?

yes

no

no

Medical and dental examination required (VG 149/VG 150)

Acceptance possible – Please send the application to partner@hallesche.de with all necessary proofs!

* Please see the consultation leaflet “Persons from abroad” W 63 for further hints and helpful advice concerning the group of persons and the pre-insurance.

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Proofs for the financial check of the risk

The usual financial check of the risk is not possible for this group of persons due to missing data or data without informative value. The following proofs are to be handed in for an individual check with the application.

Employee

With unlimited or limited working contract which is valid for at least 12 months after commencement date.

Notice: In the case of temporary employment or temporary employment contracts, the application will be rejected. The probationary period is excluded from this.

Proof:
Copy working contract with the following information:
For domestic employers, this includes:
- Name and address of the contracting parties, signature of the contracting parties
- Date of commencement of the employment relationship
- For fixed-term employment contracts: The foreseeable duration of the employment relationship, otherwise a note stating „permanent"
- Description of the activity
- The amount of the monthly salary (gross)
- The weekly working hours

For foreign employers, this also includes:
- The place of work or an indication that the employee can be employed at various locations
- The agreed working hours
- The length of the annual vacation period
- Provisions for continued payment of wages in the event of illness
- The notice periods

Civil Servant/Civil servant candidate/Soldier

With unlimited or limited service contract which is valid for at least 12 months after commencement date.

Proof:
Copy service contract

Pensioner

The same income limits apply to retirees as for self-employed/freelancers.

Proof:
Copy of pension certificate

Self-employed/freelancer (from the 2nd year)

The following minimum income limits apply (gross income/year):

< 51 years: € 36,000
≥ 51 years: € 51,000

Proofs:
Self-employed:
- Business analysis (BWA = Betriebswirtschaftliche Auswertung) or tax notice for the previous year
- Business analysis for the current year

Freelancer:
- Cash-basis profit and loss statement (EÜR = Einnahmen-Überschuss-rechnung) or tax notice for the previous year
- Cash-basis profit and loss statement for the current year

Alternatively: Proofs similar to those for newly self-employed persons

Self-employed/freelancer (in the 1st year, newly self-employed)

The following minimum income limits apply (gross income/year):

< 51 years: € 36,000
≥ 51 years: € 51,000

Proofs:
Self-employed:
- Business registration
- Current business analysis (BWA = Betriebswirtschaftliche Auswertung), if already operating for 3 months or more
- Business plan or description of the activity with a list of clients

Freelancer:
- Cash-basis profit and loss statement for the current year (EÜR = Einnahmen-Überschussrechnung), if already operating for 3 months or more
- Business plan or description of the activity with a list of clients

Alternatively: Complete bank statements for the last 3 months (including foreign accounts), if applicable: statement of assets, e. g. real estates, investments

Privatier

With regular financial incomes of at least € 60,000 gross income/year.

Proofs:
Statement of assets (e. g. real estates, investments, regular incomes as account statements), tax notice for the previous year (if available)

Pupil/Student

With a minimum gross income of ≥ € 992 or a scholarship.

Proofs:
Bank statements for the last 3 months, employment contract, or proof of a blocked account
Alternatively: scholarship

Please note: The more informative the documents are for the individual check and the more these guarantee that the living costs are secured by these financial means for a long term the bigger the chance of a positive decision.

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