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Self-insurance for marginal employment

Self-insurance from ÖGK – protection when you need it!

Our range of services:

- Medical treatment
- Dental treatment/dentures
- Preventative care
- Mother-and-child pass examinations
- Preventative services such as flu shots

We cover the costs of:

- Medical appointments (general practitioner, medical specialist, dentist) – simply present your e-card during the consultation.
- Hospital stays, medications
- Medical aids such as bandages, hearing aids, wheelchairs, and other devices

Note: Self-insurance periods during marginal employment are also considered when calculating your pension.

What are the requirements?

You can take out self-insurance for marginal employment if:

- you have one or more jobs,
- your total compensation does not exceed the applicable threshold for marginal employment (as of 2024: 518.44 euros), and
- your place of residence is in Austria, an EU and/or EEC country, or Switzerland.

Who does not qualify for self-insurance?

You do not qualify for self-insurance for marginal employment if:

- you receive a statutory pension,
- you work as a farmer, self-employed person, public official, etc.,
- you receive unemployment benefits, emergency assistance, or childcare benefits, or
- you belong to a statutory professional association as a self-employed person (e.g. doctor, attorney, notary, chartered public accountant, or civil engineer).

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Where can you submit your request for self-insurance?

Please submit your request for self-insurance in writing to ÖGK (the Austrian health insurer) – in the federal state where you are employed.

You can obtain the request form from any ÖGK customer service office. You can also find the form on our website, www.gesundheitskasse.at. No other documents are required

When does your self-insurance begin?

- Your self-insurance begins with the start of your marginal employment, when you submit your first request. We must receive your request within six weeks of the start of your work. Otherwise, your self-insurance will start on the day after your request.
- If you are paid by service voucher, your self-insurance begins when you start the first job as long as we receive your request no later than the end of the next month.

When are you entitled to receive benefits?

As of the start of your self-insurance, you are entitled to all of the in-kind benefits from ÖGK. This covers the costs for medical appointments, hospital stays, medications, medical aids and much more.

Under certain circumstances, you are also entitled to financial benefits such as sick pay (as of 2024: 6.21 euros/day) or a maternity allowance (as of 2024: 11.35 euros/day).

As with compulsory insurance, your dependents are also insured.

Periods of self-insurance for marginal employment will also be taken into consideration for your future pension. If you have any questions in this regard, please contact the Pensionsversicherungsanstalt (pension insurance institution) by phone at 05 03 03.

How much is your contribution?

The monthly contribution for self-insurance for marginal employment is 73.20 euros (as of 2024).

When are your contributions due?

Please pay your contributions in advance – they are due on the first of each calendar month.

Advantages of the direct debiting option:

- Your contributions will be paid automatically on the selected date.
- Contribution changes can be taken into consideration automatically.
- Any credits (for example a chargeback) are taken into consideration.
- Your contribution account is always balanced.

When does your self-insurance end?

- a) The self-insurance ends immediately if:
 - your marginal employment ends,
 - you take a job that offers full insurance (health, accident, and pension insurance), or
 - wenn eine Pflichtversicherung in der Kranken- und/oder Pensionsversicherung (zum Beispiel Bezug von Arbeitslosengeld oder Notstandshilfe, Präsenzdienst) eintritt.
- b) The self-insurance ends at the end of the calendar month:
 - wenn Sie sich von der Selbstversicherung abmelden,
 - compulsory health and/or pension insurance is provided (for example receipt of unemployment benefits or emergency assistance, military or civil service).

In these two cases, you cannot submit a new request for self-insurance until three calendar months have passed.

What else is important?

Please inform us within one week about any of the following changes:

- If you are starting a job or self-employed activity that will provide you with health insurance.
- If you are covered as a dependent (eligible for benefits).
- If your residential address changes.

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Are your dependents also insured?

In most cases, your dependents are insured free of charge. Simply request that they be co-insured.

Dependents are:

- your spouse¹,
- your registered partner¹,
- your children (includes any children in or out of wedlock, adopted children, stepchildren² and foster children² under the age of 18).

If the corresponding conditions are fulfilled (such as school attendance or completed university studies), your child can be co-insured free of charge up through the age of 27 if you request an extension.

¹ Spouses and/or registered partners are co-insured free of charge only under certain conditions.

² For stepchildren and foster children, additional conditions apply in addition to a shared household.

Your self-insurance request:

You can access the request form [here](#) and in your regional ÖGK customer service office.

Do you have any other questions? [Find your regional contact partners here](#).

