

Health insurance in Germany for Foreign Students

1) You come from a country of the European Union (EU) and Norway, Iceland, Liechtenstein or Switzerland

- Ø You have a **valid** EHIC (European Health Insurance Card) or need a provisional replacement certificate.
- Ø This can be obtained from health insurance companies in your country
- Ø Please ask **prior to your departure**, which costs your health insurance from your home country covers while you are in Germany. With your EHIC, you can go directly to the doctor, dentist or hospital if you are sick.
- Ø Please submit your EHIC or provisional replacement certificate before you enrol at the University.
- Ø Without a **valid** proof of health insurance, enrolment at the university is not possible.
- Ø For more information on what to do in case of illness in Germany, please visit www.dvka.de or have a look at the information sheet "What to notice with your European Health Insurance Card when visiting the doctor"

2) You come from an Agreement State

- Ø These are the countries Bosnia-Herzegovina, Macedonia, Montenegro, Serbia (excluding Kosovo), Turkey and Tunisia.
- Ø You will need a **valid** proof of insurance from the health insurance company in your home country

Country	form/certificate	claim information
Bosnia-Herzegovina	BH6	www.for.com.ba
Macedonia	D/RM111	www.fzo.org.mk
Montenegro	DE/MNE111	www.fzocg.me
Serbia	DE 111 SRB	www.zso.gov.rs
Turkey	A/T11	www.sgk.gov.tr
Tunisia	A/TN11	www.cnam.visadb.com

- Ø **Prior to your departure from your home country**, please check with your insurance provider as to what costs are covered during your stay in Germany.
- Ø Before you visit a doctor or dentist, please choose a statutory health insurance company (gesetzliche Krankenkasse) in Germany and have your certificate from your home country exchanged for a German health insurance certificate.
- Ø Please show your health insurance certificate when you enrol at the university.
- Ø Without a **valid** proof of health insurance, enrolment at the university is not possible.

3) If you do not come from any of the above countries or you are not entitled to be issued an EHIC / replacement certificate / card claim

- Ø Please choose **statutory health insurance (gesetzliche Krankenversicherung) from a statutory health insurance company (gesetzliche Krankenkasse)** in Germany.
- Ø If you need proof of health insurance for your visa application, you can purchase statutory health insurance from the statutory health insurance company you choose in Germany via email.
- Ø You can also purchase statutory health insurance at the registration office when you enrol at the university.
- Ø Without a valid proof of health insurance, enrolment at the university is not possible.
- Ø The insurance rates are from Wintersemester 19/20 about € 100.00 per month
- Ø You will receive an insurance card and will be treated by doctors, dentists and hospitals without an invoice, this will also include medications.
- Ø **Please note that insurance contracts from private health insurance companies in your home country or insurance contracts with limited insurance coverage will not be accepted in most cases!** (Exception: e.g. health insurance provided by the German Academic Exchange Service – DAAD)
- Ø **If you plan to make a private health insurance, please check if it is valid at universities (there are other regulations than in foreign law or for visa!)**
- Ø For students that are 30 years or older or if you are a PhD student, there are special regulations.

For more information please contact: Ulrike Heiland
Student advisor of Techniker Krankenkasse
Mailto: ulrike.heiland@tk.de