

Information Sheet

Health Insurance for International Students

To enroll at the UR, it is necessary to provide a suitable health insurance certificate. There are a lot of [things you need to mind](#) regarding the health insurance. To support you with further information, we looked up several statutory health insurances and their contact persons for you. We are currently in contact with the following health insurance providers:

<p>Die Techniker Am Biopark 13, 93053 Regensburg Herr Theurer 0151 14534805 eugen.theurer@tk.de</p>	<p>BARMER D.-Martin-Luther-Straße 8, 93047 Regensburg Frau Grundler 0160 90456673 laura.grundler@ barmer.de</p>	<p>AOK Bayern Direktion Regensburg- Neumarkt Mariahilfstr. 39 92318 Neumarkt Frau Schenkl rb.vertrieb@service.by.aok.de</p>	<p>DAK-Gesundheit Hermann-Köhl-Str. 2 93049 Regensburg Frau Liebl 0911 - 249204 – 1117 0151 – 22616941 anne.liebl@dak.de</p>
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Please read this information sheet carefully until the very end to look for your specific case and get to know the following steps accordingly.

Case 1: Students in degree programs who are not from the EU, Iceland, Liechtenstein, Norway, Switzerland or Turkey and are under 30 years old

You have been admitted to a degree program at UR. Please take out a statutory health insurance in Germany. To do so, contact directly the health insurance company that suits you best. The monthly contributions are similar for all providers (approx. EUR 125 per month). Students who have already entered Germany can go directly to the offices of the health insurance companies to get personal advice.

You can also contact health insurance companies online to prepare the application:

Send an email to eugen.theurer@tk.de with a passport copy + certificate of admission and your German address (if available). A membership proposal, which you simply need to sign, will be prepared and sent to you.

Applications from your home country are possible – either online, by telephone or via email **to laura.grundler@barmer.de**. To complete the membership proposal after arriving in Germany, an Immatrikulationsbescheinigung (certificate of enrollment), registration office certificate and possibly a proof of a SEPA direct debit mandate are needed.

Please contact them by telephone or via mail at rb.vertrieb@service.by.aok.de to receive help with any formalities regarding insurance coverage. Your proposal will be sent to you via email or online. Alternatively, you can use the online proposal for students at www.aok.de/bayern/studierende.

You can fill out the application form online at <https://www.dak.de/dak/mitgliedsantrag-2071230.html#/> or contact Ms Liebl via mail at anne.liebl@dak.de

If you are still abroad, you can already start with the application and submit further documents and data after your entry. The health insurance companies we have requested do not yet require an address or bank account in Germany at the time of graduation. However, in order for the application to become effective at the beginning of

the semester, this data must be communicated to the health insurance company (by telephone or e-mail) immediately after entering the country.

After the contract has been signed, the statutory HI will electronically send an "insurance certificate for enrollment" to the university as proof of health insurance upon your request.

More information about student health insurance online at:

TK Summa cum laude <u>Further Information</u>	BARMER für Studierende <u>Further Information</u>	AOK für Studierende <u>Benefits and Details</u>	DAK Gesundheit <u>Information for Students</u>
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Case 2: Degree study students from an EU country where you are statutorily insured or Case 3: German course participants from an EU country where you are statutorily insured

You have been admitted to a preparatory German course or to a degree program. You come from an EU country or Iceland, Liechtenstein, Norway, Switzerland or Turkey and have statutory health insurance there.

Germany has concluded a so-called "social security agreement" with your home country. If you bring your European Health Insurance Card (EHIC) with you to Germany and it remains valid for a longer period of time, you do not need to take out insurance here.

However, before enrolling, you must present the EHIC to a statutory health insurance company and request an "insurance certificate for enrollment", which will then be electronically transmitted by the health insurance company to the university as proof of health insurance upon your request.

To request the certificate, contact a statutory HI of your choice:

Send a picture of the back side of your valid EHIC (expiration date after 1.10.2023) to eugen.theurer@tk.de	Present EHIC online or in person: laura.grundler@barmer.de	Send an email with a picture or copy of your EHIC together with your admission to rb.vertrieb@service.by.aok.de	Inquiries and more information via telephone or email at anne.liebl@dak.de
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If you are from an EU country but do not have statutory health insurance there, case 1 applies to you.

Case 4: German course participants from a non-EU country or Case 5: Degree study students who are already 30 years old at the beginning of the semester

You have an admission for a preparatory German course. You come from a non-EU country and do not yet have statutory health insurance in Germany. As a participant the German course, you may not yet be included in the statutory health insurance.

or

Have you been admitted to a degree study program and reached the age of 30 by the start of the semester? You may no longer be included in the statutory health insurance.

In both cases, you must take out private health insurance in Germany. Addresses of suitable health insurance companies are available upon request from the International Office or at the end of the document.

Once you have taken out private health insurance, you must then present the HI certificate to a statutory health insurance in Regensburg and request an "insurance certificate for enrollment", which will then be electronically transmitted by the statutory health insurance to the university as proof of health insurance upon your request.

To request the certificate, contact a statutory KV of your choice:

Send the policy of your private HI to eugen.theurer@tk.de

Present certificate of private HI in office or digitally:
laura.grundler@barmer.de

Send membership certificate of private HI by e-mail to rb.vertrieb@service.by.aok.de

Further information and details by phone or e-mail: anne.liebl@dak.de

Case 6: Degree study students from Bosnia-Herzegovina, Macedonia, Serbia, Montenegro and Tunisia

There is a limited social security agreement with these countries, which only guarantees emergency care. We strongly advise students from these countries to additionally take out a statutory health insurance in Germany! Therefore, please refer to the information of case 1.

Case 7: Students with German family insurance or insurance as an employee (applies to German course and degree studies, all countries)

You have been admitted to a preparatory German course or to a degree program. You have been included in your parents' or spouse's insurance or are currently in an employment relationship in Germany that is subject to social insurance.

In order to find out whether you are allowed to keep this health insurance, please inform yourself about the insurance conditions directly at the health insurance company that insures you. Then request an "insurance certificate for enrollment" from your health insurance company, which will then be electronically transmitted by the health insurance company to the university as proof of health insurance upon your request.

Important Information about private Health Insurances in Germany

The insurance with a private HI is intended for those students who normally cannot insure themselves in a statutory HI (concerns students in the German course as well as students over 30 years). The coverage in the private HI is significantly worse than in the statutory HI. Therefore, we recommend, if possible, to always insure yourself in the statutory health insurance.

Please note: If you decide against a statutory health insurance at the beginning of your studies, you **cannot change** to a statutory health insurance during your studies.

1) What do I have to consider when taking out a private health insurance?

- **Recommendation:** if you take out private HI for the German course: It is best to always take out private insurance for the maximum possible duration (e.g. 5 years). Only when you have passed your German exam, take out a statutory health insurance and cancel the private health insurance shortly before.
- **Pre-existing conditions** are excluded when taking out private health insurance.
- Before taking out private health insurance, find out exactly what the insurance covers and thus **which services/treatment options are covered**.

- With the private health insurances mentioned below, the **registration takes place online**. For this you already need a fixed address in Germany.
- When you visit a doctor, the **bill** is first issued to you and you must first pay it yourself. Only then will the private health insurance company reimburse you for the costs.
- **IMPORTANT:** The insurance coverage exists (usually) only when the first monthly premium is paid!
- The health insurances mentioned below do not include **treatment by a chief physician**. Please indicate explicitly that you do not wish to receive **treatment by a chief physician**. This is the only way to ensure that you will not be billed for this treatment.
- Furthermore, the insurances listed above are **not family insurances**. Spouses and children therefore need their own insurance contract.

2) What do I have to consider when enrolling?

- For enrollment, you must first send proof of your private health insurance by e-mail to any statutory insurance company (e.g. TK, AOK, etc.).
- For the statutory insurance company, please ask for a **confirmation** of the existence of your private insurance to be sent **electronically** to the University of Regensburg. The Registrar's Office can only use this electronic confirmation!

3) Which private health insurances exist?

Below you will find a selection of private health insurance companies that offer special rates for international language course participants and students over 30 years of age.

Mawista: online request at <https://www.mawista.com/en/tariffs/health-insurance-student/>

Tariff structure: Student Classic, Student Classic Plus, Student Comfort

Entry age: 18-29, 30-40

Maximum insurance period: 5 years

Dr. Walter, Provisit: online request at <https://www.provisit.com/en/foreigners-in-germany>

Tariff structure: student, educare24, science

Entry age: up to 39 years

Graded fees: increase from the 19th month

Maximum insurance period: 5 years

Vela Insure (Kooperation mit Studentenwerk): online request at <https://www.vela.insure/en/>

Tariff structure: Light, Basic and Optimal (only Optimal is recommended)

Entry age: up to 44 years

Graded fees: partly increase from the 13th month

Maximum insurance period: 5 years