

## Health Insurance Leaflet for International Students

This non-legally binding translation of the official German-language leaflet serves information purposes only. Legal basis is the Student Health Insurance Registration Ordinance (SKV-MV) dated 27 March 1996.

### Required for enrolment

Proof of health insurance coverage is mandatory for your enrolment at state or state-recognised German universities. The health insurance requirement ensures that, in the event of an accident or illness, costs of medical care and medication do not have to be paid privately. Health insurance is mandatory for all residents in Germany.

### Public health insurance

All students have to apply for membership in the German public or statutory health insurance system. The statutory health insurance providers in Germany are obliged to offer an affordable tariff for students up to 30 years of age or until the end of their 14<sup>th</sup> subject-related semester. The monthly fees for students under the age of 30 come to about €90 regardless of provider, and conditions offered are similar.

### EHIC – Students from EU and EEA countries

Students originating from countries in the European Union (EU) and the European Economic Area (EEA) can be exempted from German health insurance, but must provide an exemption letter from a public German health insurer. Please request a European Health Insurance Card (EHIC) from your local health insurance company, and contact one of the many German public health insurance providers for an exemption letter.

### Student from Non-EU countries

Please contact a German public health insurance before enrolling at Rhine-Waal University of Applied Sciences, and apply for membership. You can easily do this after your arrival in Germany. If you need it for your visa application, you can contact German health insurance providers via email.

### Private health insurance

It is advisable to consider private health insurance only when you are over 30 years of age. It differs from public health insurance in that you are required to pay up front for your treatment and medications and can later apply for reimbursement (the amount can vary greatly, depending on the insurer and coverage offered).

If you wish to use private health insurance and you are under 30 years of age, you will need to provide us with an exemption letter from a Public health insurance company. Only they can decide, if they will exempt you from Public health insurance or not. If yes, please submit proof of your private health insurance and the exemption letter from a public health insurance.

You should consider this decision carefully. The exemption cannot be revoked. It lasts at least as long as your studies.

## Exemption from German public health insurance

Please refer to:

- EHIC - Students from EU and EEA countries
- Private health insurance

## Which health insurance?

There is a wide range of public health insurance providers to choose from. They basically offer the same insurance scheme and charge the same fee for students. Please visit their homepages for more information.

## What services do the public health insurances provide?

Insured students are entitled to benefits such as medical and dental treatment including dental prosthetics, medication, bandages, remedies and aids, hospital treatment, screening, services during pregnancy and for new mothers and care services if needed. An entitlement to sickness benefits is not included. Please visit their homepages for more information.

## Fees

The public health insurance contribution for students under the age of 30 will be around €90 per month, regardless of provider, and conditions offered are similar.

## What happens if you don't pay?

Students are required to pay their health insurance fees prior to enrolment or re-registration for a new semester. The university is obliged by law to deregister students who have not paid their health insurance fees.

## When working part time

Students who are working alongside their studies remain insured on student terms if they devote the majority of their time and effort to their studies (e.g. a German so-called mini-job with earnings of up to €450). Conversely, anyone who is mainly an employee with regard to the extent of their employment will be insured as an employee, and is thus also subject to mandatory social insurance contributions.

## When you're 30 years of age or have completed your 14<sup>th</sup> Semester

After your 30<sup>th</sup> birthday or your 14<sup>th</sup> subject-related semester you can no longer get public health insurance at the favourable student rate. At this point private health insurance may become a better option (more details above).

However, some public health insurance companies do offer tariffs for graduates which grant cheaper rate health insurance for one extra term. If you have been previously insured by a German public health insurer, you can alternatively apply for so-called voluntary health insurance with your public health insurer.

## Travel insurance

Travel insurances are not accepted, as their coverage is limited!

**Please note:** This leaflet can only be an introductory guideline. It is your responsibility to decide which health insurance to choose. Please contact one of the various insurance companies for advice and compare different offers yourself or find more information on their homepages.