

# Health insurance information for international students

## 1. Why do I need Health Insurance in Germany?

Your full health insurance cover is a precondition for your legal stay here. It is **absolutely necessary for your visa and your residence title for Germany as well as for your registration as a student**. So please read the following information very carefully. In case of any doubts, please get in touch with the service providers, fellow students or contact your International Office of RWU.

Under German law, every student at a state-recognized university is obliged to have a health insurance contract. In fact, you can enrol at a university only if you submit such an insurance certificate. EU students have to hand in their EHIC (*European Health Insurance Card*) issued by your health insurance company in your home country.

Furthermore, the residence permit for students in Germany is only valid as long as you have valid health insurance coverage. Note, please, that **health insurances taken out in a Non-EU country are not valid here in Weingarten**. Therefore, students from Non-EU countries are strongly recommended to take out a **compulsory German health insurance** (*gesetzliche Krankenversicherung*) in their own interest. Private German health insurances may not cover (or only insufficiently) significant costs that can incur and previous illnesses will altogether be exempted from the contract. Furthermore, as a rule, students must pay for any medical treatment in advance (which can prove to be very expensive) and it is often unclear if and to what extent these costs will be reimbursed.

## 2. Choosing the Insurance Company

You are entirely free to choose an insurance company according to your preferences. The monthly fee to be paid is similar for all compulsory health insurance companies in Germany.

Hochschule Ravensburg-Weingarten, however, closely cooperates with **TK (Techniker Krankenkasse)**, which is the biggest and cheapest compulsory health insurance provider in Germany, has nation-wide standards and offers very good services at the same time. Our long-lasting and excellent experience with TK also shows that this is the company we can **best assist you** with all matters of your daily student life here. TK is the only compulsory German health insurance provider specialized in student matters.

For more information about the **German health care system** and TK **for international students**, we have got an excellent overview at [TK | TK for students](#). The person in charge of RWU students is currently Mrs. Simone Storz. She can be contacted at [simone.storz@tk.de](mailto:simone.storz@tk.de).

## 3. Costs

The monthly TK insurance premium (including long-term care insurance) for students amounts to:

- 141,26 € for students aged < 23 and students aged 23-30 with a child
- 146,29 € for students aged 23-30 without children.

Once you are in Germany, have registered as a citizen, opened and filled a normal German bank account, you are going to authorize your insurance provider to deduct it from your bank account monthly retroactively on the 15<sup>th</sup> of the following month.

## Benefits

Under the regulations of the German social security code, the insured are entitled to health benefits covering early diagnosis and treatment of illnesses, including dental treatment to a fixed extent (*Kassenleistung*). However, should the patient, as a result of an accident outside the university and after all possible medical treatment has been carried out, be handicapped and not able to work, the students' insurance will not pay any pension. To cover this risk, you have to have an additional private accident insurance.

## Co-payment (*Zuzahlung*)

If the doctor prescribes some medicine or if you have to stay some time in hospital, you have to pay a certain financial contribution, the so-called *Zuzahlung*. Co-payments to be made by the insured for medication amount to 10% of the selling price, however at least € 5 and € 10 at the most (but never more than the medicine costs, of course). In hospital € 10 has to be paid per day for the first 28 days, afterwards no further co-payment will be charged. For dental treatment, the health insurance covers the costs to a fixed extent. If you want special services (e.g. implants, inlays), you usually have to pay for the additional costs yourself.

## 4. How to sign up

### 4.1 Directly through the provider

As the German foreigners' law already requires proof of health insurance cover for the period of validity of your student visa and – even more importantly – is **required to complete your enrolment in person** at the university after your arrival, it is highly advised to **take out a German public health insurance contract while still being in your home country**. You can do so online

- on TK's website or
- by contacting the TK Campus-Team (see contact details above)

Your German compulsory health insurance is starting on the first day of the semester, no matter whether you took it out from abroad or after your arrival to RWU and when exactly you are going to arrive.

### 4.2 Via All-in-one-packages

If you open your blocked account via one of the service providers [Coracle](#), [Expatrio](#) or [Fintiba](#), you will find that they offer special packages which will save valuable time after your arrival, especially in receiving your Student ID card, for which proof of health insurance cover is needed. A preliminary letter can already be issued for your pre-enrollment, too.

These offers combine blocked account, travel insurance and public health insurance (and sometimes even more) in one package at an attractive price. An **international travel insurance is needed by the German foreigners' law for your entry to Germany if you are non-European**. Proof has to be shown when picking

up your visa at the German Embassy. You can also get the two types of health insurance separately, of course. But the advantage of such all-in-one solutions are a free and included travel insurance.

Please look at all three providers and their offers closely, take your time and read the information they provide carefully and/ or watch their videos before you make your individual decision.

Reminder: When asked to choose between public or private health insurance, **please choose public insurance even though the private insurance looks cheaper at first sight.**

**Important:** No matter how you sign up and for which provider, make sure you give **all your personal information exactly as in your passport.** Otherwise, you cannot be enrolled.

Once you have informed your health insurance provider that you are going to study at our university, they are going to send an **electronic notification** to us directly as proof of your health insurance cover (the so-called *Meldung M10*). Please indicate our reference number (*Absendenummer*): H0002749.

## 5. Students from Turkey and other selected countries

A few countries have signed a social security agreement with Germany, among which Turkey is the most popular one. If your Turkish health insurance provider is entitled to issue a so-called A/T 11 form and you wish to use this scheme, you will have to get in touch with a German compulsory one, e.g. TK, to apply for an exemption, valid throughout the duration of your studies. However, you will have to renew your insurance with your Turkish provider regularly in order to keep your student status. Moreover, you need to be aware of the fact that your insurance cover won't reach the extent of a German compulsory health insurance.

## 6. Students above 30

Students aged above 30 always need to take out a **private health insurance policy** in Germany or a voluntary one with a public insurer. Unfortunately, the monthly premium is significantly higher as for students under 30. Currently, the only recognized provider is Mawista.