

Student Health Insurance

Table of Contents

1. Overview of Workflow and due dates (p. 2)
2. EU students (p. 4)
3. Students from none EU countries (p.5-6)
4. Government Health Insurance System (p. 6-7)
5. Private Health Insurance (p. 8-9)



1. Workflow and Due Dates

Without a proof of valid health insurance the enrolment procedure of an exchange student is not complete and your student ID card as well as your login data for the university account will not be handed over to you.

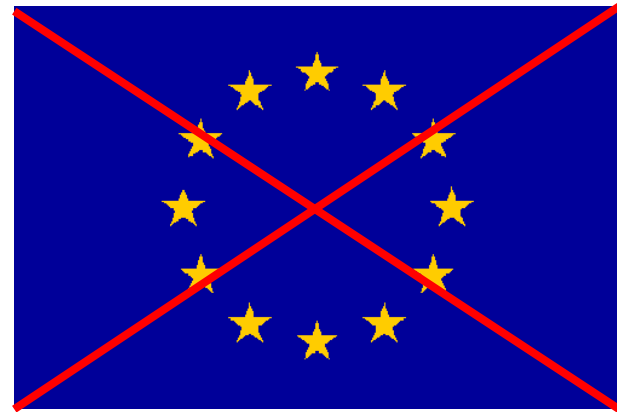
- By February 1 (Summer Semester) / August 1 (Winter Semester): All students need to submit a proof of health insurance valid for the complete duration of the study abroad stay.
- By February 15 (Summer Semester) / August 15 (Winter Semester): Only Students with **a private German health insurance or foreign health insurance**: Fill out and send exemption forms no 1 and 2. **See slide no. 11 for details**
- Please contact your international coordinator if you need advice.



Health Insurance for International Students



Students from
European Union (EU)
member state



Student from none-
European Union
member states



2. Students from EU countries



By February 1 (Summer Semester) / August 1 (Winter Semester):

Send

- European Health-Insurance Card (EHIC must be valid until end of stay)

or

- Provisional replacement certificate of your health insurance in your home country

by E-Mail to your International Coordinator at
Reutlingen University
(nadja.lobensteiner@reutlingen-university.de)



3. Students from none-EU countries



In Germany, every none-European student is required by law to be insured by a

- a. Government Health Insurance System
- or
- b. Private health insurance (German or Foreign Provider)

You must proof adequate health insurance coverage from the first to the last day of your study abroad stay at Reutlingen University.



4. Government Health Insurance System

- Overview: [Health insurance – DAAD](#)
- You'll receive your personal insurance-card (EHIC)
- With this card, you don't have to pay in advance, no deductibles
- No limits concerning investigation-, medical- or hospital costs
- Insurance-coverage during your whole time of studying
- in case of any problems -> local branches
- check-up's are included
- Companies: e.g. AOK, Techniker Krankenkasse (TK), Barmer and many more
- You can subscribe to a health insurance plan via any company's website. A health insurance policy will be send by e-mail to you after completing the online registration.



4. Government Health Insurance System

- Monthly fee ~ 130 €
- Coverage starts Sept 1st/March 1st
- Fee will be charged every 15th of the following month
- Payment will be made by direct debit with your permission, from your German bank account



5. Private Health Insurance

Mandatory Requirements

- ! Under German law, a student's private health insurance (whether foreign or German) **may not put a limit on their benefits**. For example, travel-insurance often includes a maximum payment of €30,000 or (\$100,000 USD) for medical treatment. This type of health insurance policy will not be accepted for enrolment as a student; **your policy must offer “unlimited” benefits**.
- ! Moreover, your health insurance must cover both in-patient and out-patient treatment. If an excess (co-pay sum) is stated on the policy, this must not be higher than €5,000. Other benefits included in the travel package (for example, accident insurance or transport back home) may be limited to a certain sum.
- ! Your insurance must also cover at least 70% of possible costs of in-patient withdrawal treatments („stationäre Entzugsbehandlung“).
- ! You must proof adequate health insurance coverage from the first to the last day of your study abroad stay at Reutlingen University.

5. Private Health Insurance

- General Overview: [Health insurance – DAAD](#)
- You are obliged to apply for **exemption from German state health insurance**.

Please **fill out the forms Exemption form_1 and Exemption form_2**.
An example for filling out the form is provided in the download area.
Please complete the forms on your computer or in legible handwriting.

Print the forms, sign them and send them as high resolution color scans to your international coordinator by E-Mail.

- Once completed, switch over to statutory insurance is impossible!
- Exemption is irrevocable, even if changing universities or studies!
- In case of treatment in a hospital or doctor's office, you usually have to submit the invoice to the insurance company for reimbursement of expenses

