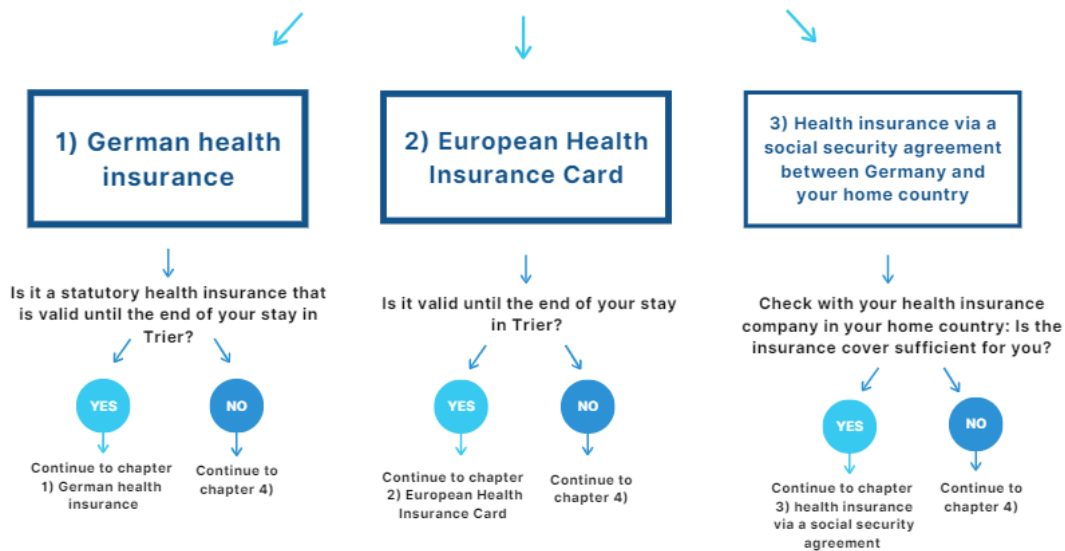


# Health insurance plans for your stay at Trier University

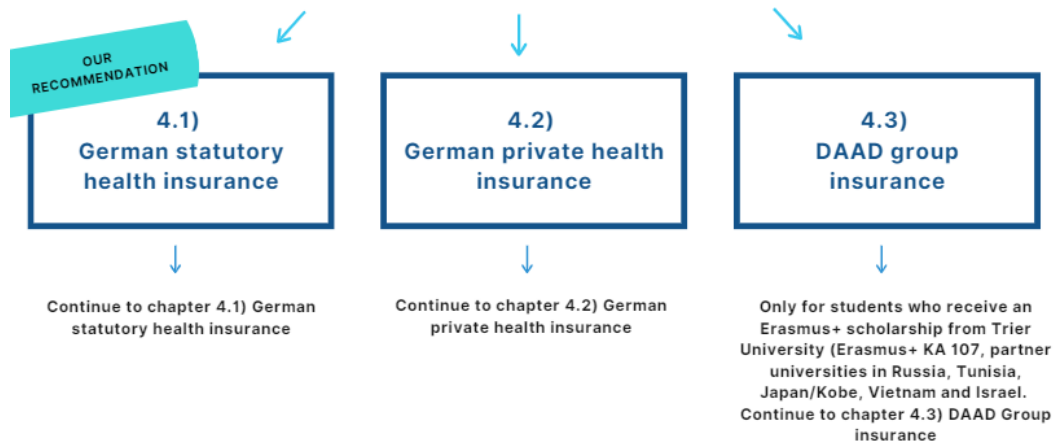
For your study abroad stay at Trier University, you must have sufficient health insurance coverage to be eligible for enrolment! The deadline to send us the proof of sufficient health insurance is therefore usually **1 month before arrival in Trier**

General information on why you need a health insurance policy as a student in Germany and what options you have is available on the [website of DAAD](#) (german academic exchange service). Please be aware that sufficient health insurance coverage is especially important in times of Covid19! If you come to Germany having any pre-conditions or special needs, it is even more important that you are well insured. Please ask your insurance company in your home country for a consultation appointment, if needed! The following chart gives you an initial orientation on health insurance cover. However, you should also read the following information.

## Which Health Insurance do you have?



**If you do not fall under these categories and you only have health insurance in your home country, you need to purchase a German health insurance policy. You have three options:**



## 1) German health insurance

If – for whatever reasons – you have valid German statutory health insurance (for example with DAK or AOK or any other German statutory health insurance provider): perfect! Contact your health insurance company. They must **digitally report your insurance status (M10)** to the University of Trier. Please state the dispatch number of the University of Trier: H0000570.

## 2) European Health Insurance Card

If you have a valid (valid until the end of your stay in Trier!) European Health Insurance Card (EHIC or GHIC): perfect! Please find detailed information what services are covered and how to apply for the card [here](#). Check in good time whether you may need to apply for a new card if it is not valid for the entire duration of your stay!

A German health insurance company still has to check your insurance and then inform Trier University that your insurance coverage is sufficient! Send us the proof of insurance (front and back of the card, if both sides are printed) and your consent that we may pass on your data to a German statutory health insurance company (see below.) or contact a German statutory health insurance company of your choice to do so.

## 3) Health Insurance via a social security agreement

If you have health insurance coverage via a social security agreement between your home country and Germany (usually only students from Turkey, Serbia, Israel or Tunisia): This is okay! However, the insurance coverage is often **limited to emergencies and urgent treatments** – if you have pre-existing conditions, the insurance coverage may not be sufficient. Please check with your health insurance company in your home country.

If you choose this health insurance, please get a certificate from them.

A German statutory health insurance provider needs to confirm that this is sufficient before we can enroll you. Therefore either send us the insurance certificate (AT 11 form), your consent that we may pass on your data to a German statutory health insurance company or contact a German statutory health insurance company of your choice to do so.

**4) If you do NOT have any of the health insurances described (1-3), you will have to purchase a German health insurance plan before you can enroll. Please be sure to follow these instructions:**

**Statutory or private health insurance from your home country will not be approved!**

**You must purchase a German health insurance online before you can be enrolled.** German health insurance means: a German company located in Germany (for example not Allianz Insurance in Turkey). The insurance policy should be **valid from the start of the semester. Usually the health insurance company will charge you not before the end of the first month.**

Three options are available: German statutory health insurance (4.1), German private health insurance (4.2) and DAAD group insurance (4.3).

#### **4.1) German statutory health insurance (Strongly recommended)**

German statutory health insurance plans are offered by AOK, Barmer, DAK, hkk, TK to name just a few. A complete list of providers of statutory health insurance plans can be found at:

- [www.krankenkassen.de/gesetzliche-krankenkassen/krankenkassen-liste/](http://www.krankenkassen.de/gesetzliche-krankenkassen/krankenkassen-liste/)

Health insurance coverage and benefits of these statutory health insurance plans are very comprehensive. The premium for the health insurance plans offered by the providers named above currently is around EUR 110 per month (reduced student fee).

Statutory health insurance plans become effective at the earliest on the day of purchase. However, not before the official start date of our semester and the date from which enrolment is effective.

**If you come to Germany before the start of the semester you will need to have valid travel insurance until the statutory health insurance plan becomes effective!**

Here is a list of a few companies and their websites for international students (in alphabetical order - the list is not comprehensive and not a recommendation, which company you should pick):

- [AOK](#)
- [Barmer](#)
- [DAK](#)
- [hkk](#)
- [TK](#)

Tipp: Some companies offer insurance packages for international students (e.g including liability insurance, a German bank account etc.). If you are interested in such a package, please ask the insurance company what is available.

Important: Please note **that students over the age of 29** when starting their study abroad stay are not eligible for statutory health insurance. These students should purchase a German private health insurance plan.

#### **4.2) German private health insurance**

Unfortunately, we may not give concrete recommendations concerning private health insurance plans.

Generally, it can be said that: Coverage and benefits of private health insurance plans usually are not as comprehensive as statutory health insurance plans! Private health insurance plans usually are less expensive than statutory health insurance plans. However, cheaper does not mean better! Please be aware that it is your health that is at risk and that you may have to bear high costs in case the insurance does not (fully) cover them!

Please make sure that you purchase a health insurance plan valid for studies abroad (not for pupils/ tourists/ travel/ language courses)! If you are unsure if the plan you have chosen is sufficient, please contact us before purchasing it.

However, please make sure that the following criteria are met:

- The policy must include at least reimbursement for outpatient and inpatient medical treatment
- Maximum deductible may not exceed EUR 5,000

The following policies cannot be recognized:

- Limitation of benefits in the form of an upper limit
- General exclusion of treatments: (alcohol, drug and other addictive diseases and their consequences as well as for detoxification, withdrawal and cessation treatments)
- General exclusion of treatments for the following diseases: HIV, multiple sclerosis, hemophilia (hemophilia)), malignant tumor (cancer) including leukemia and chronic kidney disease, their consequences and related follow-up care.

If you plan to purchase a private health insurance plan, please send us the name and details of your chosen contract before you conclude the insurance contract. Once we have confirmed that this is sufficient, **please send us the insurance confirmation, as well as your consent for us to pass on your data to a German statutory health insurance company (see attachment)**. It is necessary that a German statutory health insurance confirms to Trier University that the insurance you have chosen is sufficient for studying in Germany.

### 4.3) DAAD Group insurance

**Only for students coming to Trier with an Erasmus+ scholarship payed for by Trier University** (Erasmus+ KA 107, Partner countries) DAAD offers a very comprehensive insurance plan including health, accident and personal liability insurance. Further information is available here:

[www.daad.de/de/studieren-und-forschen-in-deutschland/studium-planen/krankenversicherung/](http://www.daad.de/de/studieren-und-forschen-in-deutschland/studium-planen/krankenversicherung/)

The following plans are available:

- Plan Nr. 762: for Erasmus+ scholarship-holders from Russia and Tunisia
- Plan Nr. 767 for Erasmus+ scholarship-holders from Japan (Kobe), Israel, Vietnam and Canada