Health Insurance Information

Valid and appropriate health insurance is obligatory for enrolment!

EU-Students:

- A European Health Insurance Card (EHIC) for EU-students

Non-EU Students:

- Non-EU students must also provide evidence that they have health insurance during their stay in Germany. This may be in the form of a health insurance certificate or card (your name, validity dates and country must be indicated) from your insurance provider at home.

PLEASE NOTE: According to German law, a student’s private health insurance is not allowed to have limits to their benefits! For example, the travel-insurance often has a maximum payment of 30,000 EUR or 100,000 USD for medical treatment. Such health insurance will not be accepted for enrolment as a student, but will instead be required as “unlimited” in this area. Dental treatment is, however, allowed to be limited. Other benefits included in this travel package (for example, accident insurance or transport back home) are allowed to be limited.

As an alternative to a private health insurance from your home country, you can consider signing a contract with a German insurance company after your arrival or on the internet. Depending on whether it is a private or a statutory health insurance company, fees vary from approximately 40 to 85 euros per month. We have two German State health insurance companies who are present on campus once a week during the semester that you can consider:

AOK Baden-Württemberg [www.aok-bw.de/neckar-alb](http://www.aok-bw.de/neckar-alb) Mrs. Heidrun Memmel
heidrun.memmel@bw.aok.de

TK Techniker Krankenkasse [https://www.tk.de/tk/english/610312](https://www.tk.de/tk/english/610312) Mr. Tony Saewert:
tony.saewert@tk.de

Private German health insurance must also have unlimited benefits for medical treatment. For more information please see: [https://www.1averbraucherportal.de/versicherung/krankenversicherung/international](https://www.1averbraucherportal.de/versicherung/krankenversicherung/international)

Please find more information on a health insurance called Mawista by following the link below. This could be an option for you to get an accepted health insurance for your enrollment too: [https://www.mawista.com/en/health-insurance-for-foreign-nationals-in-germany/health-insurance-for-students/](https://www.mawista.com/en/health-insurance-for-foreign-nationals-in-germany/health-insurance-for-students/)