

Health insurance

All international students attending a German university or college must have adequate health insurance. There are two health insurance systems in Germany: statutory/public health insurance (GKV) or private insurance (PKV). While almost every applicant is eligible for the statutory public health insurance, different conditions apply for private health insurances.

1. Students from countries outside the EU without private health insurance

Students who are **not** from an EU country, who do **not** have an EHIC or have private health insurance that is valid in Germany, will need German statutory health insurance. Statutory health insurance is administered by the state, providing a network of non-profit health insurances ("Gesetzliche Krankenkassen"). There are several providers to choose from.

The cost be insured with one of those providers is approx. 130€ per month.

Zeppelin University works with the German provider "AOK". Please let the International Office know, if you would like them to facilitate the application process with AOK. To do so, please:

- 1) Email your name, email address and passport to international-office@zu.de.
- 2) The International Office will forward your passport and contact details to AOK.
- 3) AOK will contact you directly with instructions on the application process.
- 4) After completing the application process you will be issued an insurance certificate - this might already be necessary for your visa application in your country.
- 5) Your AOK health insurance card will be sent to the International Office at Zeppelin University and be handed to you upon arrival or at orientation week.

2. Students from EU countries (EEC and EEA)

Students from EU countries which have social insurance agreements with Germany, can be exempt health insurance in Germany with proof of health insurance in their home country. If a student holds a European Health Insurance Card (EHIC) it is not necessary to take out additional health insurance in Germany. Once the EHIC is presented to a German public health insurance agency an exemption from German statutory insurance will be issued. The exemption document then confirms sufficient insurance for enrollment at a German university.

Usually no payment is necessary for a doctor's visit when holding the EHICard, however some clinics may not accept EHIC as payment. If that is the case, students will have to pay the bill up front and seek reimbursed later by their original health insurance at home or see a different doctor.

Students who wish to choose their European Health Insurance have to provide a copy of their EHIC to international-office@zu.de.

3. Students from countries which have entered a social security agreement with Germany (e.g. Switzerland, Turkey)

Students who have a statutory health insurance in their home country, need to show a document from their insurance provider, proving coverage for Germany, e.g. form E-111, AT 11, ATN11 or BH6 (depending on the country). This form needs to be presented to a German health insurance so that exemption from German statutory insurance can be issued. The exemption document then confirms sufficient insurance for enrollment at a German university.

Usually no payment is necessary for a doctor's visit when holding this exemption, however some clinics may not accept the exemption form as payment. If that is the case, students will have to pay the bill up front and seek reimbursed later by their original health insurance at home or see a different doctor.

Students who wish to choose an exemption form have to provide a copy of the exemption to international-office@zu.de

4. Students who have a private health insurance

Students who are covered by a private health insurance which is also valid in Germany, may waive German public health insurance at their own risk.

- In order to be released from compulsory health insurance, the coverage sum must not be limited.
- Travel health insurance which only covers about 30.000 to 40.000 EUR is not enough for being released from German health insurance.
- Coverage must be equal to the statutory German health insurance.
- Coverage must begin on the day of enrollment (January 1st for Spring | September 1st for Fall)

Students need to obtain a written confirmation from their health insurance (either in German or English) in their home country. The paper needs to state the duration of validity and sufficient coverage for Germany. Travel health plans and plans with a maximum coverage limit cannot be accepted. This confirmation form needs to be presented to a German health insurance so that exemption from German statutory insurance can be issued. The exemption document then confirms sufficient insurance for enrollment at a German university.

Students who have private health insurance usually need to pay for medical expenses themselves. They are responsible to get reimbursed by their private health insurance. Students are advised to check before hand, which health services in Germany are covered by their private insurance to avoid additional cost.

Students who wish to choose their own private health insurance have to provide a copy of their insurance certificate to international-office@zu.de.