

Non EU students

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## **How can I get a proof of insurance for enrollment at TUM? (compulsory health insurance)**

### **First step:**

Write an email including your basic information (name, date of birth, home country, sex) to

[M-Studentenservice@by.aok.de](mailto:M-Studentenservice@by.aok.de) .

The insurance from your home country is not enough. It can not be accepted by AOK!

### **Second step:**

Receive your [Application](#) (PDF) and print it. Then fill in and sign. You will need a German address and a German bank account for payment. If you don't have those details let it free. Address and bank details can be given later to your AOK-adviser, as soon as you are in Germany.

### **Third step**

Scan your application and send it by email to your AOK-adviser. It should be the same adviser who sent you your application.

After one day you and also the TUM will receive your certificate for enrollment at TUM.

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## **Why I need a German health insurance?**

In fact, German government and European Union authority has made it mandatory to have a health insurance from a state and state regulated health insurance provider in Germany.

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## **German regulated health insurance is required by all students.**

1. To enroll as a student in a German university.
2. For receiving a residence permit (long stay VISA granted by foreign office in Germany or what is called "Ausländeramt")!
3. Also for a part time job you need to hold a valid health insurance.
4. Every student enrolled in university studies also gets a social security number which can be obtained by registering with a valid state regulated German health insurance provider.

This social security number is required for obtaining part time job permit and also required by the employer for completing formalities towards your part time employment and internships in companies.

AOK offers all students who want to enroll at a German university an online service for submitting health insurance policies and for getting a proof of insurance for enrollment. Just send your request to:

[M-Studentenservice@by.aok.de](mailto:M-Studentenservice@by.aok.de)

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## How much does a students insurance cost?

All statutory health insurance providers offer a student health insurance policy at especially attractive rates. At present (2009) the monthly insurance contribution amounts **53, 40 EUR**. **An additional 9, 98 EUR (or 11, 26 EUR for students older than 23 years without own children)** is due for the statutory nursing care insurance. With the health insurance you can be sure of getting excellent medical care.

**The German student insurance has standard price slabs and it is highly subsidized by the state especially for the students to ease their financial burden.**

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## What are my general benefits?

### AOK Benefits

#### **visit a doctor**

If you are ill, you can choose all HEALTH INSURANCE PROVIDERS-recognized doctors, the one you trust. Consult the doctor or dentist of your choice with your AOK-card. One time office fee is required to be paid by the student when visiting a physician, dentist or psychologist. However, this is only necessary for the first appointment in each quarter of the year. (There could also be an exempt of practice fee) Just ask your AOK-adviser.

#### **Medicines**

Students covered under health insurance policy can be sure of having access to all the medicines required for the best medical care. Make use of your doctor's competence and let him advise you the right medicine and dressing and the AOK insurance company will refund the costs within the agreed legal limit. For medication that is only available by prescription, the student makes a small shared payment.

**Remedies** Physiotherapy, ergo therapy, baths, massage, logopedia or radiation – these are all examples of remedies. If a recognized physician or consultant considers the provision of such remedies necessary for medical reasons and prescribes them to the student, the AOK will bear the contractually agreed prices (excluding the statutory co-payment).

#### **Hospital**

Insurance coverage companies contracts with the best hospitals and clinics to ensure that the student enjoys the latest methods of treatment and this without any time limit, of course.

However, a student is required to pay a reduced contribution to the cost of medication within the first 28 days of each year.

#### **Dentures and crowns**

Dental treatment is paid for on the basis of the benefit-in-kind principle. This means for instance that if someone needs a crown, he will get a fixed contribution from the insurance coverage.

The dentist will prepare a free treatment and cost plan required to be submitted to the health insurance company.

If the student is over 18 and goes to the dentist at least once a year, he or she is entitled to a bonus, and the HEALTH INSURANCE company will bear a higher percentage of the costs of the dental treatment.

### **Accident insurance**

As a student you are also covered by an accident insurance.

This is paid for by the competent regional authority, during study semesters and by your employer during training semesters.

This insurance covers the student for all activities related to the attendance of university courses, training during training semesters or internship, if this is required in the curriculum.

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### **From when does this policy get effective and for how long is it valid?**

Your insurance takes effect from the day you enroll or re-register at a college or university and remains valid until you will be exmatriculated at your university or you are leaving Germany for travelling back to your home country.

If you want to stay longer in Germany your insurance will be effective till your 14. semester or your 30. birthday. There are a few reasons for a extension of your insurance. Just ask your AOK-adviser.

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