



Information about health insurance for international students

For enrolment at a university in Germany, you have to provide a proof of health insurance. According to government regulations, you must hold a **statutory health insurance** policy until the age of 30 years. Examples for a statutory health insurance are: AOK, TK, IKK, BARMER, DAK, KKH. You can find a list of all statutory health insurances at <https://www.krankenkassen.de>.

Please take care of your health insurance before the enrolment at the International Office! (You need the letter of admission to take out a health insurance.)

Travel health insurance cannot be accepted (a purchased travel health insurance would only be valid for the duration of your journey to Dresden).

The following students don't need a statutory health insurance

- **Students from EU-Countries**

Normally you have the European Health Insurance Card (EHIC) from your home country, which is accepted in Germany. For enrolment please bring a copy of this card. If you do not have this insurance in your home country, you need to take out a statutory health insurance in Germany.

- **Students with a private German health insurance**

If you have a private health insurance (through an exchange programme or for another reason), you need to obtain a certificate from a statutory insurer in Germany **releasing** you from your legal health insurance obligation. You have to present this certificate of exemption (*Befreiung von der Versicherungspflicht*) at the International Office. To obtain this confirmation of health insurance coverage, you have to contact a statutory insurance agency.

Please note: In that case you will not be able to change to a statutory health insurance at any time during your studies in Germany.

Please check exactly which medical costs your private insurance will cover. Treatment for pre-existing conditions for example (that began before the start of the insurance policy) is not covered by private insurers. Some private insurance companies offer travel health insurance, which only covers dental care up to a certain cost limit. Preventative care is potentially not covered.

We highly recommend that you ask for advice from a statutory insurance agency!

- **Students in orientation semester or preparatory course/DSH course, students older than 30 years and doctoral students:**

You must either take out a voluntary policy with a statutory insurer (please consult a statutory health insurance) or choose a private health insurance policy. Before you choose a private health insurance, please check the insurance policy to know which medical costs the private insurance will cover and which ones it will not cover. Not all private insurances are accepted by the foreigners' registration office.

Examples of recognized private health insurances are: Deutsche Krankenversicherung AG, Dr. Walter, Würzburger Versicherung AG, AXA Colonia, Educare24, Hanse Merkur