



## INSURANCE INFORMATION

### On Health, Accident and Third-Party-Liability Insurance

#### General Information

**Health insurance** is compulsory in Germany. In particular, all students need to show proof of health insurance valid in Germany in order to be allowed to register (immatriculate) at the university. In addition, one needs to prove valid health insurance in order to obtain a residence permit. Thus, not only international students but also research fellows or long-term guests of the university need to have health insurance.

All students and staff are covered by an **accident insurance** through the university for accidents occurring on campus or on the direct way to/from campus. However, it is highly recommendable to also take accident and a third-party liability for the duration of stay in Germany.

#### Initial Coverage

If you plan to buy health insurance in Germany, you must keep in mind that it will take a few days until you have completed all the formalities and actually have valid coverage. Therefore, students and guests from all countries (except those which have **statutory health insurance** from those countries which have a **social security agreement**) should purchase travel sickness insurance in their home country which also covers medical treatment in the very first days after arrival in Germany.

#### Exchange Students with Statutory Health Insurance from Countries with Social Security Agreement (mainly countries of the European Union)

The Federal Republic of Germany maintains **social security agreements** with a health insurance clause with the EU member states as well as a number of other countries, e.g. Norway, Liechtenstein, Iceland (EFTA countries), Switzerland, Turkey, and successor states of former Yugoslavia. Exchange students with statutory (public) insurance from these countries will be covered during their stay in Germany by the health insurance in their home country under the condition that they remain enrolled at their home university for their study abroad period in Germany (usually limited to 2 semesters).

Please contact your home insurance company to find out, whether you will have coverage during your stay in Germany. If so, you will receive the EHIC (**European Health Insurance Card**) or another form (E 111, E 127) proving your insurance status. Watch out what kind of coverage you have. Usually you are only entitled to receive the same treatment as a German citizen being a member of the statutory health insurance. If you are treated as a private patient your insurance might not reimburse you all the costs.

The EHIC card is sufficient to immatriculate yourself at the university. However, it might still be advisable to take out **supplementary insurance** before coming to Germany to make sure that indeed all medical costs will be covered and not only emergency and accident treatment.

Usually the doctors will settle the bill directly with your home insurance, using the information provided on the EHIC. In some cases, however, you might have to pay your bill first and then submit it to your home insurance to get a refund.

#### Exchange Students with Private Health Insurance in their Home Countries

If you have good **private health insurance** in your home country and do not wish to take out extra health insurance in Germany you need to bring confirmation (in English or German) from your home insurance that it covers all costs (without any coverage limit!) in case of medical treatment and rehabilitation during your stay in Germany. After arrival in Germany, this confirmation has to be submitted to a public (statutory) insurance company in order to check that all legal requirements in Germany are met. They will then issue a document of **exemption you from statutory insurance** in Germany and with this document you will be able to register at the university.

**Please note:** once you have been exempted from statutory German insurance, you cannot revert back! If you decide to stay in Germany after your exchange program has ended, e.g. to continue your studies in a degree program, you cannot simply apply to a public health insurance but must take out private insurance!

## Buying Health Insurance in Germany

Students who do not have health insurance coverage through an insurance policy in their home country or those students doing a whole study program need to buy health insurance in Germany. There are two types of health insurances in Germany: the **statutory system (public insurance)** or **private insurance**.

## Private versus Public Health Insurance

Sometimes **private insurance companies** offer **better benefits** than those of public insurances, but not necessarily. For example, patients with private insurance can get single or double bedrooms in hospitals, while patients with public insurance usually have to share a room with 3-6 people. Especially if you are young and healthy, the monthly rates of private insurances are lower than those of public insurances.

You should take into consideration that with a **private insurance** you will always have to **pay your medical bills** yourself first before you can submit the bill to your insurance for reimbursement. If you have public health insurance, the physician deals directly with your insurance company for billing.

You should also be aware of the fact that doctors are allowed to **charge private patients higher prices** than patients of public insurances. In case your **private insurance** has a **cost limit**, you may end up paying the (high) difference out of your own pocket.

**Certain groups are not eligible for public insurance** but have to buy private insurance on principle. Those are students doing preparatory studies (Studienkolleg), guest researchers, or students taking part in language courses. In addition, students who are **older than 30 years** or have already completed their **14<sup>th</sup> semester** are also exempted from statutory health insurance. These students either have to buy private health insurance or they can sign up with a public insurance company on a voluntary basis. Voluntary student members of public health insurances have to pay significantly higher rates than the regular student rate!

If you are staying in Germany for a longer period of time, it is important to keep in mind that the duration of **private insurance contracts** can be limited to a **maximum of 60 months** (=5 years) and that rates may increase tremendously over the years. If at the beginning of your studies you decide to take out private insurance, you are not entitled to change to public insurance! Particularly students doing a whole programme of studies are usually better off choosing public insurances, since it may take them longer than 60 months to finish their degree.

## Choosing your Insurance Company

There are many insurance companies, basically all offer to pay 100% of out-patient treatments, prescription drugs, simple treatment after accidents; some include accident insurance and third party liability coverage. But if you look at the benefits in detail, they are likely to differ tremendously. It is not necessarily the case that the cheapest insurance gives the fewest benefits or the most expensive gives the best. Therefore, please examine the terms of your insurance policy in detail when making your choice so as to avoid difficulties later.

Some examples of differences to look out for:

- Some companies have different rates for males or females, some don't. Any medical services in relation with pregnancies/pre-natal care are usually excluded.
- Some companies' monthly rates are constant over the duration of contract, other companies' monthly rates rise after the 12<sup>th</sup> month.
- Some companies cover the total costs for bandages and remedies after an accident, other companies refund the costs only up to a limit of e.g. EUR 250.
- Some companies cover the total costs for pain-relieving dental treatment, other companies refund the costs only up to a limit of e.g. EUR 1,000 per year. is fully covered. Please note the formulation "pain-relieving": this covers only the basic treatment that is necessary to stop the pain, but not any further treatment!
- Some companies cover the total costs for medically prescribed transportation, including transportation home, other companies refund the costs only up to a certain limit.
- There are huge differences in payments for invalidity. Payments may vary between e.g. EUR 100,000 and EUR 140,000.
- Sometimes insurance coverage in the home country (during vacations) is included, sometimes not.

Usually, any pre-existing medical conditions (i.e. illnesses that exist before the beginning of the insurance contract) are not covered or if they are, coverage is limited. For certain benefits a "waiting period" of several months may be prescribed, i.e. you may receive benefits only after you have been a member of your insurance for a certain number of months.

## Accident and Liability Insurance

### Accident Insurance for Students:

For every student enrolled at Ulm University there is a statutory accident insurance for accidents happening on campus, on the way to and from campus or to other locations related to your studies. In addition, there is a world wide accident insurance covering your leisure time. The rates are automatically paid by the Studentenwerk.

### Accident Insurance for Guests and Research Fellows:

Regular staff members of the university are automatically covered by accident insurance for accidents on campus and on the way to or from campus.

In addition, it is highly recommendable to buy accident insurance to have coverage for accidents that happen during leisure time. Very often, private insurance companies offer attractive packages which combine health and accident insurance, sometimes also even third party liability insurance.

### Third Party Liability:

Even though third party liability insurance is not compulsory, it is still highly recommended. Very often students or guests cause unintended damage to their rooms or appliances in the student residences or guest houses, for which they get billed. In many cases, it is possible that these damages are covered by third party liability insurance.

Before buying third party liability insurance in Germany, it is helpful to find out if your home insurance company will also cover your stay in Germany. Very often, private insurance companies offer attractive packages which combine health and accident insurance, sometimes also even third party liability insurance.

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