



Insurance Information

- Health insurance and liability insurance

Dear exchange student,

In order to enrol at Munich University of Applied Sciences on our first Orientation Day, a proof of sufficient health insurance coverage issued by a German health Insurance company is required from you.

Even if your health Insurance company in your home country or your study country provides you with sufficient health insurance coverage, a German health insurance company needs to confirm the coverage.

Without the proof from a German health insurance company you cannot get enrolled.

Relevant information about health insurance can be found in this information sheet.

HEALTH INSURANCE

Depending on your country of origin there are different regulations.

Information for:

1. Students from countries of the European Union (EU)
2. Students originating from non-EU countries with which Germany has a social insurance treaty (Iceland, former Yugoslavian states, Norway, Switzerland and Turkey)
3. Students from all other non-EU countries who are insured in their country of origin
4. Students from all other non-EU countries who are not insured in their country of origin
5. Students over 30
6. Students with a German health insurance

When you are in Germany, you should take your EHIC or health insurance card with you to every doctor's appointment. The doctor will bill the health insurance provider directly if you have an EHIC or German health insurance.

1. Citizens from countries of the European Union (EU)

- You can obtain a European health insurance card (EHIC) from the relevant health authority in your home country.
- After your arrival in Germany please present this card to a German health insurance provider (e.g. Techniker Krankenkasse, AOK, etc.).
- The German state health insurance provider will issue a document confirming that you have health insurance cover in your home country.
- Please bring this document with you to the first Orientation Day, i.e. the registration day.
- Without this document an enrolment is not possible.

2. Citizens originating from non-EU countries with which Germany has a social insurance treaty (Iceland, former Yugoslavian states, Norway, Switzerland and Turkey)

- Please contact your health insurance company in your home country and ask them for a confirmation of health insurance (entitlement document = *Anspruchsbescheinigung*) during a stay abroad (e.g. AT-11 in Turkey)*
- Present confirmation of health insurance in your home country (entitlement document = *Anspruchsbescheinigung* e.g. AT-11 in Turkey)* to a German state health insurance provider (e.g. Techniker Krankenkasse, AOK, etc.).
- The German state insurance provider will then issue a document called “*Bescheinigung zur Vorlage bei der Hochschule*”, if your insurance status is sufficient.
- Please bring this document with you to the first Orientation Day, i.e. the registration day. Without this document an enrolment is not possible.
- If the health insurance provider decides that your insurance is not adequate, you will need German health insurance coverage. See chapter 4 for more information.

*If you are older than 25 and cannot receive the “*Anspruchsbescheinigung*” from your home country please see section 3 and / or 4.

3. Citizens from all other non-EU countries who are insured in their country of origin

- A German state health insurance provider must verify if your home insurance policy is sufficient. Please make sure to bring a list of the entire coverage in English or German.
- If your insurance coverage is sufficient, the German state health insurance provider will issue a document called “*Bescheinigung zur Vorlage bei der Hochschule*”.
- Please bring this document with you to the first Orientation Day, i.e. the registration day. Without this document an enrolment is not possible.
- If the health insurance provider decides that your insurance coverage is not adequate, you will need German health insurance coverage. See chapter 4 for more information.

4. Citizens from all other non-EU countries who are not insured in their country of origin

- You must take out German health insurance coverage (e.g. Techniker Krankenkasse, AOK, etc.).
- Costs: for students currently approx. 90€ per month.
- The German state health insurance provider will issue a document called “*Bescheinigung zur Vorlage bei der Hochschule*”.
- Please bring this document with you to the first Orientation Day, i.e. the registration day. Without this document an enrolment is not possible.
- Only for the short period between your arrival in Germany and your enrolment at MUAS, a travel health insurance from your home country is sufficient. For the enrolment need to bring a proof of insurance with a German health insurance provider.

5. Students over 30

Students over 30 years of age are exempt from mandatory health insurance. We do, however, strongly recommend that you take out adequate health insurance coverage. Failure to do so will result in unforeseen costs in the case of illness. Students over the age of 30 are normally no longer eligible for the cheaper students’ rate. State and private health insurance providers offer different rates. The student services organization “*Studentenwerk*” recommends insurance for international students.

6. Students with a German health insurance

- If you are already insured with a German health insurance company, please contact your health insurance company in order to get a document called “Bescheinigung zur Vorlage bei der Hochschule”
- Please bring this document to the Orientation Days.

7. List of German state health insurance companies which will be present at our Orientation Days

Name	Website	Address (contact person) in Munich
TK - Techniker Krankenkasse	www.tk.de/vt/michaela.hein	Ms Michaela Hein Kafelerstr. 2 81241 München Phone: 01755800628 Fax: 0800 285858951277 Email: michaela.hein@tk.de
AOK	www.aok.de/bundesweit/mitglied-werden/mitglied-werden-englisch-215830.php	AOK <i>Studenten-Service</i> Direktion München Ms Barbara Mayr Landsberger Str. 150 - 152 Room A015 (ground floor) 80339 München Phone: 089 5444-1473 Fax: 089 5444-1979 Email: barbara.mayr@by.aok.de

To clarify further questions, representatives of health insurance companies will additionally be on campus after our Orientation Days.

8. More examples of German state health insurance companies

Name	Website	Address (contact person) in Munich
Barmer	www.en.barmer-gek.de	Mr Dietmar Vollath (German speaking) Ottostraße 3-5 80333 München Phone: 0800 333004 207-239 Fax: 0800 333004 207-249 Email: dietmar.vollath@barmer.de
DAK	www.dak.de	DAK Student-Service Mrs. Romy Schreiber Nymphenburger Str. 13 80335 München Phone: 089 1588155-2132 Email: Romy.Schreiber@dak.de

More examples can be found online: <https://www.gkv-spitzenverband.de/krankenkassenliste.pdf>

9. Portals to compare health insurances

- Covomo: <https://www.covomo.com/>
- Deutsche Insurance: <http://www.deutscheinsurance.de/>
- Verbraucherportal: <https://www.1averbraucherportal.de/versicherung/krankenversicherung/en>

If you belong to group 3 or 6 or do have a special health insurance, please organise your confirmation of sufficient health insurance before the Orientation Days start.

Please kindly note that you cannot be enrolled without proof of sufficient health insurance coverage and that travel health insurance is not sufficient for enrolment.

Munich University of Applied Sciences will not pay any medical treatments for students.

LIABILITY INSURANCE

Please make sure to check if you do have liability insurance from your home country and if it is valid during your stay in Munich. If this is not the case or you do not have any liability insurance, we recommend taking out liability insurance. Please contact insurance companies in your home country for more information.

Furthermore, we recommend taking out liability insurance during your stay in Munich.

For further general information on German health insurance, please visit our website www.hm.edu/exchange > Health Insurance

Best wishes,

International Office
international-office@hm.edu

-No responsibility is taken for the correctness of this information –