Krankenversicherung

Student health insurance
Student health insurance

Who needs a student health insurance?

- **All students** under 30 years of age, nonregarding their citizenship or residence status. Proof of insurance (Versicherungsbescheinigung, Befreiungsbescheinigung) is mandatory for enrolment at university.

- **All international students** (nonregarding the age) who need a residence permit for Germany. Insurance is mandatory for the residence permit application.
Student health insurance

What options do I have?

• **Statutory student health insurance** for students under 30 years of age.
  • Monthly cost around 110-120 EUR is reglemented by law.
  • Almost all necessary medical treatment will be entirely paid for by the insurance, with some additional fees to be paid occasionally, e.g. in the case of dental treatments.
  • No upfront payments, generally accepted by immigration authorities
  • No checks for preexistent medical conditions
  • **Statutory insurance is the recommended option for eligible students**
Student health insurance

What options do I have?

• „Full“ Private health insurance for students.
  • Monthly cost usually 25-40% higher than statutory health insurance contributions.
  • Preexisting conditions usually excluded from the insurance policy contract
  • You often must pay your bills up front, expenses will be refunded by the company.
  • Immigration authorities accept these „full“ private insurances too
• Statutory insurance is the best option for students
Student health insurance

What options do I have?

- „Discounted“ private health insurance for students.
  - Usually considerably cheaper Preexisting conditions usually excluded from the insurance policy contract
  - You often must pay your bills up front, expenses will be refunded
  - Companies use a gap in German legislation, therefore:
    - Kindly check that policies comply with German social welfare legislation and providers are registered with the government (BaFin)
    - You are eligible for such policies only when freshly arriving to Germany; membership possible for maximum 48 months
    - Sometimes „tricky“ contract extensions; insurance can cancel on you if your membership was too costly
    - Immigration authorities sometimes challenge individual insurance policies, and students must find alternatives on their own
Student health insurance

Maximum age:

- Statutory insurance for students can be purchased until you are 30 years old. After becoming 30, statutory insurance will offer you the continuation of your insurance contract voluntarily, at a higher monthly cost.
- Students beginning their studies at 30 or older will not have access to statutory insurance, their only option is private insurance.
- Private insurance can be purchased without any age limitation, however, different conditions apply depending on your age may apply.
Student health insurance

Attention:

• Deciding for a type of insurance (statutory OR private) will set you on a specific „health insurance track“:
  • As long as you are a student or look for employment after graduation, you will have the obligation to remain insured on the „track“ you pick at the beginning of your stay in Germany
  • You can only choose between different statutory OR private insurance providers, but cannot switch to another track during the period of time mentioned above
Student health insurance

Attention:

- Dropping out of a „discounted“ health insurance usually means that you will not be able to find another cheap insurance to take you in. The only option in such cases is to buy the more expensive „full“ private insurance. This is a great challenge for students‘ budgets.

- Mind the exclusion of any pre-existing conditions from subsequent insurance policies upon changing private insurance providers!
Student health insurance

Statutory insurance providers:

AOK: https://www.aok.de/kp/uni/information-for-international-students/

TKK: https://www.tk.de/tk/faq/s-english/students-from-abroad/199676
https://www.tk.de/tk/become-a-member/109630

DAK: https://www.dak.de/dak/mitglied_werden/Other_languages-1422134.html
https://www.dak.de/dak/mitglied_werden/English-1283388.html

Further information is available on our website:
**Student health insurance**

„Discounted“ private insurance providers:

- “Hanse Merkur”, we recommend the higher of the two tariffs [https://www.hmrv.de/web/en/travel-insurance/guests-from-abroad/insurance-for-foreign-guests-up-to-5-years#tariff-overview](https://www.hmrv.de/web/en/travel-insurance/guests-from-abroad/insurance-for-foreign-guests-up-to-5-years#tariff-overview)

Kindly make sure to pick the longest possible contract duration!

Attention: We cannot accept responsibility for whether immigration authorities accept insurance in your individual case!
Student health insurance

Further information:

https://www.degis.info/exploration/

https://www.fau.eu/education/student-life/health-insurance/

https://www.fau.eu/education/international/from-abroad/important-information/insurance/

Contact: welcome-students@fau.de
Aufenthaltserlaubnis

Residence permit
Aufenthaltserlaubnis  *residence permit*

Wer braucht eine Aufenthaltserlaubnis?  
*Who needs the residence permit?*

- Studierende, die visumsfrei nach Deutschland einreisen und keine EU-Staatsangehörigkeit haben  *Students who come to Germany without a visa and do not possess EU-citizenship*

- Studierende, die mit einem Visum nach Deutschland einreisen, das nicht den gesamten Aufenthaltszeitraum abdeckt  *Students coming to Germany with a visa that does not cover the whole length of stay*
Aufenthaltserlaubnis  *residence permit*

- Offiziell haben Sie 90 Tage Zeit, um die Aufenthaltserlaubnis zu beantragen – vereinbaren Sie aber so bald wie möglich einen Termin, vor allem, wenn Sie Deutschland zwischenzeitlich verlassen möchten! *Officially you have 90 days to apply for residence permit – nevertheless make your appointment as soon as possible, especially if you want to leave Germany in the meantime!*

Aufenthaltserlaubnis  *residence permit*

- Terminvereinbarung bei der zuständigen Behörde an Ihrem Wohnort (wo Sie offiziell angemeldet sind) *Appointment with authority in the city you are registered in*

- City of Erlangen
  [https://www.erlangen.de/desktopdefault.aspx/tabid-1132/19_read-14566/](https://www.erlangen.de/desktopdefault.aspx/tabid-1132/19_read-14566/)

- Erlangen-Höchstadt county
  [https://www.erlangen-hoechstadt.de/buergerservice/a-bis-z/auslaender-aufenthaltstitel-beantragen/](https://www.erlangen-hoechstadt.de/buergerservice/a-bis-z/auslaender-aufenthaltstitel-beantragen/)
Aufenthaltserlaubnis  residence permit

• City of Nürnberg Immigration Authority:
  https://www.nuernberg.de/internet/auslaenderbehoerde/

• Web App for appointments:
  https://www.nuernberg.de/internet/mein_nuernberg/

• Info sheet with information about the Web App usage:

• Contact your Course Coordinators for further support:
  https://www.wiso.rw.fau.eu/study/current-students/study-advice-for-specific-subjects/
Aufenthaltserlaubnis  *residence permit*

Dokumente  *documents*

- Pass *Passport*
- Immatrikulationsbescheinigung (FAU)  *Certificate of enrolment at FAU*
- Biometrisches Passfoto  *Biometric pass photo*
- Finanzierungsnachweis  *financial proof*
- Anmeldebescheinigung des Einwohnermeldeamtes (ggf. Mietvertrag/Wohnungsgeberbestätigung)  *Registration confirmation from the registration office (if applicable lease contract/confirmation of the landlord)*
- Nachweis über Krankenversicherung  *Confirmation of health insurance*
- Bearbeitungsgebühr (ca. 110€)  *Application fee (about 110€)*
- Ausgefüllter Antrag auf Aufenthaltserlaubnis  *Filled in application form*
Aufenthaltserlaubnis  residence permit

Finanzierungsnachweis  Financial proof

• Nachweis über ausreichende finanzielle Mittel, um in Deutschland zu leben. Das sind aktuell 861 € pro Monat. You have to prove that you have enough financial means in order to live in Germany. That is currently 861 € per month.

• Nachweis  proof of financial means:
  • Eine Stipendienbescheinigung  Scholarship confirmation
  • Private Mittel (Ersparnisse, Eltern etc.). Private Mittel müssen durch ein Sperrkonto nachgewiesen werden (z.B. Sparkasse, Deutsche Bank oder fintiba (online) - Private funding, must be proved via a blocked account (e.g. Sparkasse, Deutsche Bank, fintiba online bank).
  • Verpflichtungserklärung  Declaration of financial commitment
  • Arbeitsvertrag  Working contract with minimum gross income
Aufenthaltserlaubnis residence permit

Finanzierungsnachweis Financial proof

- Nachweis proof of financial means:
  - Private Mittel (Ersparnisse, Eltern etc.). Private Mittel müssen durch ein Sperrkonto nachgewiesen werden (z.B. Sparkasse, Deutsche Bank oder fintiba (online) - Private funding, must be proved via a blocked account (e.g. Sparkasse, Deutsche Bank, fintiba online bank).
  - Eine Stipendienbescheinigung Scholarship award letter
  - Verpflichtungserklärung Declaration of financial commitment
  - Arbeitsvertrag Working contract with minimum gross income of currently 929 EUR/month.
Aufenthaltserlaubnis  residence permit

Krankenversicherung Health insurance

• Studierende über 30 müssen eine private Versicherung abschließen. Achtung: nur anerkannte Kassen werden akzeptiert. Students over 30 have to buy a private insurance policy. Please note that only recognized insurance policies will be accepted.

• Studierende unter 30, die sich für eine Aufenthaltserlaubnis bewerben, schließen eine gesetzliche Krankenversicherung ab. Students under 30 applying for a residence permit have to buy a statutory health insurance.
Aufenthaltserlaubnis  
residence permit

Antrag  
application form

• Antragsformular finden Sie auf der Internetseite der zuständigen Behörde. 
Application form can be found on the webpage of the corresponding authority

• Machen Sie sobald wie möglich einen Termin mit der Ausländerbehörde Ihres Wohnortes telefonisch, per Email oder online aus, um Ihre Aufenthaltserlaubnis zu beantragen. Make an appointment with the foreigner’s office at your place of residence as soon as possible.
### Antrag auf Ermittlung der Aufenthaltsverlaubnis

**Family name**

**First name**

**Date of birth**

**Place of birth**

**Current nationality**

**Former nationality**

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**Check if you are single or married**

**Check no for not having any further addresses in Germany**

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**If you are married and/or changed your name**

**Fill in your former name if you have one!**

**If you are married and your husband/wife did NOT come with you fill in his/her information**
Fill in your parents information

Check that you have a passport

Check that you have a visa

Have you stayed in Germany before? This doesn't mean holidays! If yes, check yes and tell where and when. If no, check no.

You are planning to keep your address at home, so check yes and fill in your address in your homecountry.
You are going to fill in your financial proof information at your appointment with your exchange coordinator.

- **Check that you have health insurance**
- **Check that you will not get social benefits from the German Government**
- **Check that you do not have a criminal record**
- **Check that you have never been kicked out of Germany**

Fill your body height in cm

Your eye color
Do NOT write in a date yet!
Kontakt  contact
Welcome-students@fau.de