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Insurance

Health insurance

Health insurance is compulsory in Germany. Without proof of health insurance cover for the duration of your stay in Passau, you will not obtain a visa. Health insurance is also a requirement if you wish to obtain a residence permit. Your options depend on your citizenship origin and your status at the University of Passau.

Researchers with a working contract: compulsory insurance

If you have a regular employment contract with the University of Passau, you are automatically insured and your contributions are automatically transferred to the statutory health insurance company of your choice.

Citizens of EU and EEA member state

For citizens of EU/EEA countries as well as citizens from countries with bilateral social welfare agreements (Bosnia and Herzegovina, Serbia and Montenegro, Croatia, Macedonia, Switzerland, Turkey and Tunisia): If you are covered by statutory health insurance from one of the

above countries, you are exempt from the requirement to obtain German health insurance. However, you have to show your European Health Insurance Card (EHIC), form E128 or form A/T 11 (Turkish citizens) to any of the public health insurance companies with an office in Passau (see below for address). You will then be issued a health insurance card, which you should present whenever you go to see a doctor.

If you are privately insured in your home country, you will need a written confirmation that your insurance coverage meets the German and European legal requirements. Travel health insurance policies are not accepted, as they do not provide sufficient coverage!

Citizens from all other countries

We recommend that you take out health insurance with a statutory or state-recognised health insurance scheme in Germany, as the health insurance coverage in other countries is often inadequate. German health insurers offer favourable rates for students (€103.94 for students under the age of 23; €105.80 for students aged

23 and above—however, it is subject to change from year to year).

If you are covered by a foreign health insurance scheme, you should provide proof of insurance cover to the German health insurer. Your health insurance must include the following benefits:

- medical and dental treatment
- prescription drugs and materials
- hospital in-patient treatment
- rehabilitation treatment
- pregnancy and childbirth

Only uncapped insurance contracts, i.e. those which do not have a limit on the sum paid per person and per incident, provide adequate health insurance cover according to this regulation. Hospital daily benefit or private medical liquidation costs do not have to be insured, nor do nursing care provisions have to be included.

Addresses

AOK
Neuburger Strasse 92
Phone: +49 851 5302 112
E-mail: passau@by.aok.de
www.aok.de

BARMER
Nibelungenplatz 4
Phone: 0800 3331010
E-mail: service@barmer.de
www.barmer.de/en

DAK
Am Schanzl 8
Phone: +49 851 988 5200
E-mail: service734700@dak.de
www.dak.de

Addresses

Techniker Krankenkasse (TK)
Nibelungenplatz 1-2
Phone: +49 851 8517 7710
E-mail: passau@tk.de
www.tk.de/en

Please note

German health insurance coverage starts on the first day of the semester: 1 October (winter semester) or 1 April (summer semester). If you arrive before those dates, you should make sure you have health insurance that covers you for the entire time from your date of arrival in Germany to the beginning of the semester.

Please note

Foreign health insurance (e.g. travel insurance) policies are deemed inadequate because they usually offer a limited number of benefits and have imposed financial limits (e.g. up to a maximum of USD 50,000) and/or a limited duration of coverage (e.g. repatriation after 90 days).

