

## Health Insurance

*In Germany there are different regulations regarding health insurance which depend on whether you are a fellowship holder or employed at the university.*

### **Researchers and Ph.D. students employed at the university**

Researchers and Ph.D. students who will sign a contract with the university (or research institute) are considered liable for compulsory health insurance and must choose a public health insurance company. The monthly contribution depends on the salary and will be deducted automatically from it.

#### **Public Health Insurance Companies**

AOK

<http://www.aok.de/mecklenburg-vorpommern/>

Techniker Krankenkasse (TK)

<http://www.tk-online.de/tk/kundenberatungen-a-z/r/0609-rostock/151930>

Barmer

<https://www.barmer-gek.de>

DAK

<http://www.dak.de>

### **Grant holders**

International guests or Ph.D. students who cannot be employed generally have two options- to complete a voluntary insurance with a public health insurance provider or to complete a private health insurance. DAAD scholarship holders are usually already insured directly through the DAAD.

The contributions to a public health insurance company in the voluntary insurance scheme are generally determined by the granted amount. Mostly grant holders must count with a health insurance contribution of around 160 – 180 Euro.

#### Please note:

Even if many grant holders are entitled to enroll as Ph.D. students at the University of Rostock, in most cases they cannot complete a cheap student health insurance with a public health insurance company. Doctoral students are not considered liable for compulsory insurance, and therefore, in insurance terms, Ph.D. students do not count as students, even if they are enrolled at a German university. This is why most public health insurance providers will offer the voluntary insurance scheme to grant holders.

Some private health insurance providers offer special tariffs for international grant holders, which are much cheaper than the voluntary insurance. However there are significant differences with respect to the benefits, therefore it is very advisable to read carefully through the insurance conditions and compare the tariffs of several providers before you make your choice.

#### **Private Health Insurance Companies with an Offer for Researchers**

Mawista Science

[http://www.mawista.com/mwuk/index\\_in.html](http://www.mawista.com/mwuk/index_in.html)

Care Concept

[http://www.care-concept.de/sprachschueler\\_eng.php?navilang=eng](http://www.care-concept.de/sprachschueler_eng.php?navilang=eng)

ICH-company S.A.

[http://www.ishcp.de/englisch/2\\_kvfstip.html](http://www.ishcp.de/englisch/2_kvfstip.html)

educare24

<http://www.educare24.com/00003>

Hanse Merkur

<http://www.hmr.de/web/en/travel-insurance/guests-from-abroad>

#### **EU-Citizens**

Citizens of all countries belonging to the European Union (and also Iceland, Liechtenstein, Norway and Switzerland), who plan a **short stay** in Rostock (up to 3 months) and will not be employed, can apply for a European Health Insurance Card in their home country. In this case no further health insurance is needed for Germany.

You can find more information here:

<http://ec.europa.eu/social/main.jsp?catId=559&langId=en>

#### **Citizens of non-EU-countries**

We recommend that you complete a travel health insurance while still in your home country which covers the first weeks of your stay in Rostock.