

Health Insurance

In Germany there are different regulations regarding health insurance which depend on whether you are a student (or Ph.D. student), a fellowship holder or employed at the university. Another very important factor is your age.

Ph.D. Students

Ph.D. students who don't have a working contract with the university can complete a public health insurance for students. The monthly payment is around 75 Euro, however only students younger than 31 can have such a health insurance.

Researchers and Ph.D. students employed at the university

Researchers and Ph.D. students who are signing a contract with the university (or research institute) can choose between any public or private health insurance company, regardless of their age. The monthly contribution depends on your salary.

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>

Fellowship holders

International guests who cannot be enrolled or employed generally have only one option- to complete a private health insurance. Grant holders younger than 31 still have the opportunity to register as guest students, provided they are already studying in their home country. In this case, they can also complete a public health insurance for students. DAAD scholarship holders are usually already insured directly through the DAAD.

Private Health Insurance Companies with an Offer for Researchers

Mawista Science

http://www.mawista.com/mwuk/index_in.html

Care Concept

http://www.care-concept.de/sprachschueler_eng.php?navilang=eng

ICH-company S.A.

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>

Provisit

<http://www.provisit.com/>

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.