

Health insurance leaflet



In Germany, it is mandatory for all students to have a health insurance. When you enroll, an electronic procedure is used to check whether you have health insurance. You cannot enroll without health insurance.

Which insurances you can or should take out depends on your admission and your age.

On this leaflet we have compiled information on the subject for most cases.

For students under 30 years of age with direct admission who start in Ilmenau:

You should contact a statutory health insurance and take out an insurance policy. You can also take out an insurance policy online. The following health insurance companies have local contact persons for students of the TU Ilmenau:

- AOK: Sandra Tischer – sandra.tischer@plus.aok.de – +49 800 10590 89622
- Barmer: Melanie Schmerbach – melanie.schmerbach@barmer.de – +49 151 533 13606
- DAK: Tim Schneider - tim.schneider@dak.de – +49 173 601 64 63
- TK: Sebastian Tost - sebastian.tost@tk.de – +49 40 460 651 033 01

There are many other statutory health insurances in Germany. You are free to decide with which health insurance company you would like to insure yourself.

For students aged 30 and over with direct admission who start in Ilmenau:

You do not have access to the statutory health insurance for students. Find out about your options for voluntary statutory health insurance or offers for a private health insurance. A selection of providers is listed here:

- [Vela](#)
- [DAAD insurance](#) (only if you have a DAAD grant)
- [CareConcept](#)
- [provisit](#)
- [Mawista](#)

There are a few other private health insurances. Before taking out an insurance policy, please check the exact terms of the insurance, the scope and limitations. A simple travel insurance, for example, cannot be recognized as health insurance.

For APC students who are on site in Ilmenau:

You are not yet required to have statutory health insurance. Please contact a private health insurance company and take out an insurance contract. You can set this up online. A selection of providers is listed here:

- [Vela](#)
- [DAAD insurance](#) (only if you have a DAAD grant)
- [CareConcept](#)
- [provisit](#)
- [Mawista](#)

There are a few other private health insurances. Before taking out an insurance policy, please check the exact terms of the insurance, the scope and limitations. A simple travel insurance, for example, cannot be recognized as health insurance.

For exchange/double-degree students:

Please contact incoming@tu-ilmenau.de.

Payment of fees from the beginning of the semester of enrollment

The following applies to public health insurance: You have very good and comprehensive insurance cover. There is a special, very affordable tariff for students. However, this rate also means that you must always be insured for the entire semester.

If you enroll for your first semester but can only arrive later in the semester (e.g. because your visa was issued late), you will still have to pay the insurance fee for all months of the semester.

There is a small chance that you will be exempt from paying retroactively from the start of the semester when arriving later. You have to apply for the exemption. In this case, please contact us, we can support you.

Students from an EU/EEA country, Switzerland, Bosnia and Herzegovina, Macedonia, Montenegro, Serbia, Tunisia or Turkey are recommended to contact an advisor (see above) before taking out health insurance. It may be that no new insurance is required here.