

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. It also depends on whether you arrive at the beginning of your studies or later. If you arrive later due to the corona pandemic, you can have paid insurance premiums refunded. You can only be exempted from compulsory insurance if you do not stay in Ilmenau for the entire duration of your studies.

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: Julia Pfestorf – julia.pfestorf@plus.aok.de – +49 800 10590 88021
- 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 regular students with direct admission who take online courses from home due to the pandemic and later come to Germany:

Apply for an exemption from compulsory health insurance with a statutory health insurance company because you are not yet in Germany.

To do this, you can send an email to a statutory health insurance company of your choice so that they send you a letter to this effect. You can use the following text template for this:

Dear Ladies and Gentlemen,

due to the Corona pandemic, I am initially taking up my studies at the TU Ilmenau from abroad as an online course. However, in order to enroll at the university, I need a letter from you stating that the insurance obligation does not currently exist.

I would be pleased if you could send me a letter to this effect.

Yours sincerely,

{your name}

On the following page you will find an overview of all public health insurances:

<https://www.gkv-spitzenverband.de/krankenkassenliste.pdf>

Important: Only write to a health insurance company that is open in Thuringia or nationwide!

For APC students who are not staying in Ilmenau but in their home country:

Health insurance is not yet an issue for you while you are enrolled as an APC student. However, please note that you will need health insurance later on to enroll as a regular student!

For exchange/double-degree students:

Please contact incoming@tu-ilmenau.de.

Waiver and repayment of fees that you have already paid even though you were not able to (re)enter Germany to study:

There is the possibility to get back already paid contributions for the health insurance. This applies to times when you were enrolled at the TU Ilmenau but were unable to enter Germany due to the Corona pandemic (even after holidays at home) and had to stay in non-contractual foreign countries. Non-contractual foreign countries are all countries that do not belong to the EU or the European Economic Area (EEA) and with which the Federal Republic of Germany does not have a social security agreement in the area of health insurance (Switzerland excluded). Countries with agreements can be found in [this overview](#) (Only those countries count where the agreement refers to health insurance).

In order to get your contributions back, you need to make a claim and send it to your health insurance company by e-mail or letter. You can find forms for this on our arrival website in the section "Health insurance".

Important: For the information on the claim, you must also provide evidence (e.g. confirmation of official requirements, cancellation of a flight, flight tickets, enrolment certificate, ...).

Legal bases are the GKV circular 2020/391 and 2020/806 .

If you have any questions about your refund, please feel free to contact us!

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.