



Information on private health insurance companies

Private health insurance

Private health insurance companies do not have offices or representatives in all German cities.

Each company is free to decide whether to admit a person as a policyholder or not. The premiums will depend on your age, gender and state of health, as well as on the range of coverage provided by the insurance company. If you have a history of serious illness, it may be difficult to obtain private health insurance coverage.

Please take careful note of the terms and conditions regarding special reimbursement arrangements or maximum rates for medical practitioners. Some insurance companies offer a deductible, i.e. the patient pays a pre-determined amount for medical or dental services before the insurance company takes over coverage. In some cases, the patient must pay the medical and dental bills themselves and then send them to the insurance company for reimbursement. Insurance companies also have varying conditions regarding cancellation, modes of payment, assistance in the event of illness and methods of contacting the company. You should take these conditions into account when deciding on which insurance policy to purchase.

The range of services provided by private insurance companies differs considerably when it comes to coverage for eyeglasses, dental treatment, or rehabilitation programmes. When you select a private health insurance company, you should compare its services to those covered by the statutory health insurance funds. Remember to look at issues like pre-existing conditions, pregnancy, regular check-ups, dental coverage and transport home in the event of illness. Please be particularly careful to check whether the services covered by an insurance company are sufficient for your needs.

If you are planning to stay for more than one year, you should make sure that the insurance policy is in keeping with compulsory insurance law (§5 German Social Code) without limitations in age or in the duration of the policy.

Group insurance

Group insurance policies provide protection for a defined group of policyholders, e.g. participants at certain events or members of certain institutions/organisations. You must belong to this group/institution/organisation in order to be able to purchase such an insurance policy. Frequently a group insurance policy offers certain advantages (e.g. low premiums).

Travel medical insurance

Travel medical insurance policies cover very few benefits. They are suited **only for short stays up to one semester** in Germany, since they do not cover complex health conditions, dental treatment or regular medical check-ups. These insurance policies are generally unsuitable for relatively long stays in Germany, e.g. for the purpose of completing a university degree or doctorate.

Providers of private health insurances

Group insurance providers:

- **DAAD Krankenversicherung** <https://www.daad.de/versicherung/allgemein/bedingungen/de/14397-daad-versicherung-zielland-deutschland/>
Group insurance policy on referral by the DAAD combined with private liability insurance for students, graduates or academics of DAAD member universities and partner organisations.
- **Deutscher Ring Krankenversicherung der Versicherungsgruppe Signal Iduna** www.signal-iduna.de/frank.vorlaufer
Group insurance policy for students, doctoral students and visiting academics at Heidelberg University; Contact: Agentur Vorlaufer, Poststraße 1-3 / Carré, 69115 Heidelberg; Tel: 06221/ 181573; Fax: 06221/ 182254; email: frank.vorlaufer@signal-iduna.net; advice available also in English and French, assistance in dealing with paperwork in the event of illness; no restriction in terms of duration, age or status; benefits similar to those of statutory health insurance. Complies with the compulsory insurance law.
- **Union Krankenversicherung**
Health insurance policy arranged by the Deutsches Studentenwerk (German student services); duration up to 5 years, maximum age 45
Monthly premium: men/women approx. €70, children approx. €48
<https://portal.versicherungsdienste.de/dsw-studenten-kv/info.html>

Further private health insurance providers:

- Allianz (www.allianz.de)
Bergheimer Straße 93, 69115 Heidelberg; Tel.: 06221/6543288; email: stefan.feindt@allianz.de
- CARE COLLEGE (www.care-concept.de)
- CARE MED (www.caremed-reiseversicherung.de)
- Debeka Krankenversicherung (www.debeka.de)
- Friedrich-Ebert-Anlage 18, 69117 Heidelberg; Tel.: 06221/7783977;
email: Servicebüro_heidelberg2@debeka.de
- DKV (www.dkv.com)
- Educare24 (www.educare24.de)
- MAWISTA Student Classic (www.mawista.com)

Further information:

- www.suche-krankenversicherung.de
- www.pkv-beste-tarife.de/tarifvergleich
- www.1a.net → versicherung, → krankenversicherung → international
- Fairsicherungsladen Heidelberg, Nadlerstraße 2; Tel.: 06221-21894