



HEALTH INSURANCE QUICK FACTS

By law you must have valid health insurance at all times during the entire duration of enrollment (even during leave of absence, internship, summer break, etc.) at Jacobs.

If you do not have valid insurance or if you stop making payments, your **CampusNet account will be blocked** until you do so. More severe cases can lead to revocation of your student status.

Insurance options:

- Public German health insurance
- EU health insurance
- Private health insurance (*only recommended for certain cases*)

Key benefits public health insurance:

- Coverage in all cases and emergencies, regardless of the cost of treatment, be it for inpatient or outpatient procedures
- There is no time limit - the health insurance covers all costs throughout the entire duration of the treatment
- Family members (children and spouse) are co-insured free of contribution
- Doctors balance their accounts directly with the health insurance fund – there is no need for cash payments, and then claiming the money back
- The contribution rate amounts to about 95 Euros per month

You do not need to be insured by German public insurance if:

- You hold the European Health Insurance Card (EHIC)
- You are insured by public health insurance providers in Bosnia and Herzegovina, Montenegro, Macedonia, Turkey or Tunisia.

Important: As soon as you are **employed** with a company (including a regular student job), your EHIC card will **no longer be valid!** You will then have to register with a German public health insurance provider!

You must provide a copy of your EHIC to the Student Records Office.

Private insurance is accepted only with a dispensation letter from a public health insurance provider (e.g. TK or AOK).

Prerequisites for dispensation:

- Coverage for the entire duration of your studies in Germany
- No restrictions regarding the covered amount for outpatient and inpatient treatment
- Coverage must be equivalent to the German public health insurance

How to get a dispensation:

- Contact a TK or AOK representative (by email or during office hours)
- Provide information on your private insurance plan to the TK or AOK representative
- If your private insurance plan is sufficient, you will receive a dispensation letter, which must be submitted to the Student Records Office by **September 30.**