Agenda

1) Enrollment

2) Insurances
   • Why do students need a health insurance?
   • Do I need to register for German health insurance?
   • How do I register for German health insurance?
   • Accident / liability insurance
ENROLLMENT
Online enrollment application form, Semester fee and Uni-ID
Enrollment process

Step 1: Check health insurance requirements

Step 2: Online Enrollment Application Form
(The checklist including the link to was sent via e-mail)

Step 3: Document Upload (to Mobility-Online) and Postal Submission of:

- passport/national ID card
- your admission letter and
- the signed enrollment form → You must sign the printed form by hand with a pen (= no digital signature)!
Step 4: Confirmation of Receipt:

Once we have received your documents, you will be able to view the status in Mobility Online:

![Status Update](image)
Enrollment process

Step 5: Transfer the semester fee to complete your enrollment. Please do this as soon as possible. Be sure to include your matriculation number as the payment reference.

→ Automatic e-mail notification upon successful enrollment:
   
   → Activate Uni-ID using provided credentials.

   → Obtain a certificate of enrollment and semester ticket with a QR code.

   → Activate the semester ticket and student ID via the Uni Bonn App (download info)
INSURANCES - Health, Accident and Private Liability
Why do students need health insurance?
Why do students need health insurance?

In Germany, students are generally subject to mandatory health insurance!

- To enroll at a university, you need to provide proof of valid health insurance.
- A health insurance usually covers possible medical bills, hospital stays and doctor’s visits, hearing aids, prophylactic dental care, specific check-ups, etc.
Do I need to register for German health insurance?
Your existing statutory health insurance can be recognized by a German statutory health insurance company:

1. Send a copy of your European Health Insurance Card (EHIC)/ Global Health Insurance Card (GHIC) (provisional versions accepted for enrollment process) to a German statutory health insurance provider – always provide the sender number H0001178 (University of Bonn)

**Important:** If you are an EU, EEA, Swiss or UK national studying in Germany and you take a part-time student job or paid internship, you will need to take out insurance with a German statutory health insurance provider. Exceptions: Austria, Denmark, Luxembourg – when they have an income not over 520€ per month (called „minijob“).
Examples of European health insurance cards
Students from **non-EU/EEA-countries**

- You can either:

  a) register with a German statutory health insurance provider or,

  b) register for a private overseas / international health insurance before coming to Bonn.

  → Note: private overseas / international health insurances need to cover specific services to be recognized as a valid health insurance in Germany

  → Confirm coverage with German statutory health insurance provider – always provide **the sender number H0001178** (University of Bonn)
Students from Bosnia and Herzegovina (BH 6), North-Macedonia, Montenegro, Serbia, Turkey (T/A 11), Tunisia (TN/A 11), Iceland, Liechtenstein, Norway, Serbia

- Students who have statutory health insurance in these countries must apply in advance for the European Health Insurance Card (EHIC) or a certificate of entitlement (E-111, AT 11, ATN 11 or BH6-form) before coming to Germany

- Confirm coverage with German statutory health insurance provider – always provide the sender number H0001178 (University of Bonn)
How do I register for German health insurance
Examples of Health Insurance Providers

**German statutory health insurance providers:**

- TK Die Techniker
- DAK Gesundheit
- AOK Die Gesundheitskasse
- BARMER

**Private (overseas/international) health insurance:**

- CARE CONCEPT
- Debeka
- mawista
- HanseMerkur
- AXA
- DR-WALTER
- VELA
- HUK-COBURG
How do I register for German health insurance?

German statutory health insurance

- regulated by the government
- most people in Germany are insured statutorily (approx. 90%)
- there are 97 statutory health insurance companies
  - benefits and costs vary only slightly

- for students: 110-125 euros
How do I register for German health insurance?

Private (overseas/international) health insurance

- offered by private insurance companies
- services and treatments above the statutory regulations
- costs are based on age, health, profession and tariff options

- for students: 250-800 euros
- students 30 years and older need to take out private health insurance
How do I register for German health insurance?

**You chose a German statutory insurance**

- Compare and choose a health insurance provider.
- Before purchase: inquire with a statutory health insurance provider if the chosen plan qualifies for exemption of statutory insurance.
- You don’t get confirmation that the chosen plan qualifies for exemption of statutory insurance → choose a different plan and repeat the previous step.

**You chose a private insurance**

- You get confirmation that the chosen plan qualifies for exemption of statutory insurance.

**Additional information**

- Provide the University of Bonn’s sender number H0001178.
- The statutory health insurance provider will automatically inform the university about your health insurance status.
Accident/ liability insurance
Accident insurance

- All enrolled students are covered by statutory accident insurance. The insurance covers accidents that happen on university premises: lectures, university sport, library etc.
- You do not need to pay any contributions for this insurance cover.
- No coverage of accidents that happen during private activities e.g. on personal study trips or at while studying home.

What do I do in the event of an accident?

- Find further information and the necessary accident report form online.
Liability insurance

- In Germany, anyone who causes damage, harm or injury to a third party is obliged to pay damages out of their own pocket, e.g. in the event of injury or property damage.

- We therefore strongly recommend that you acquire a personal liability insurance.
Feel free to join the TK online info session:

„Well prepared for your studies Health Insurance in Germany“

**When?** Biweekly on Wednesdays from 2 to 3 p.m. (German time)

**Where?** Online via MS Teams

**What?**
- the German health care system
- regulations for EU/NON-EU students
- coverage of public health insurance
Contact

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