

Make your studies in Germany a healthy experience.

With health insurance that takes exceptionally good care of you.

You are probably already looking forward to studying in Germany. However, in order to enrol in a German university, you are legally obliged to take out health insurance. We are here to help you with this. As the largest health insurer in the state of Baden-Württemberg, AOK offers you inexpensive, comprehensive and expert coverage if you require medical help, e.g. in the event of illness or injury. We are also here for you with useful tips for starting your studies and exclusive health offers: online, over the phone and at our AOK Service Centres close to university campuses. Find out more at aok.de/internationalstudents

How we can help you if you are studying in Germany.*

- **Apply for your German visa in your home country:** If you are insured with us or have already signed an application form, we will send you all the necessary documents – if you prefer also by email.
- **With AOK you can insure yourself without paying anything in advance:** All questions regarding payment of your insurance can be comfortably dealt with after your arrival in Germany.
- **With AOK you are insured throughout Germany and all EU countries:** In addition, you receive emergency medical care in Switzerland, Iceland, Liechtenstein, Norway, North Macedonia, Serbia and Montenegro.
- **You can go to any licensed doctor anywhere in Germany:** This includes general practitioners and specialists (e.g. orthopaedists, gynaecologists) as well as dentists.
- **With AOK's electronic health card (eGK) you can see a doctor at any time:** You do not have to pay anything; the doctor sends the bill directly to us.
- **AOK offers additional health-related benefits:** E.g. fitness and nutrition courses, apps and an online search function for doctors.
- **Free online coaching:** Helpful information for studying in Germany.
- **Cost-effective insurance cover for students:** You pay EUR 95,98 health insurance plus an additional EUR 24.77 or 27.61 (aged 23 and above without children) for nursing care insurance per month.

Do you have any further questions?

You will receive an answer to every email within 24 hours. Further information can be found at aok.de/internationalstudents

* If you are from an EU or EEA country and are already insured in your home country, you do not have to take out additional insurance in Germany. With your EHIC health insurance card, you can go directly to a doctor at any time. Please note: this does not apply if you are self-employed or working during your studies. In this case, you must take out insurance in Germany (just like students from countries outside the EU or EEA).

GESUNDNAH

AOK Baden-Württemberg
Die Gesundheitskasse.