

Health insurance for international students

Adequate health insurance is an obligatory requirement for enrollment at a German university and has to be proved upon arrival.

EU residents: Students coming from EU countries are covered through the European **Health Insurance Card (EHIC)**. Please make sure it is valid until the end of the semester/study abroad period. The card has to be presented upon arrival as one of the requirements for enrollment.

Non-EU residents: There are two options to choose from regarding insurance cover for your study period in Pforzheim: you can either get a **private insurance policy** (of your home country or in Germany) or contract insurance with one of the **public health insurance** companies in Germany (e.g. AOK, DEBEKA, DAK, TK). The fee for students is usually the same at all public insurance companies (about 90 euro per month).

Private insurances have to be validated by a public health insurance company after arrival (by AOK or TK) as one of the requirements for enrollment at the university. To be sure that your insurance cover is sufficient and your insurance will be validated, you should make sure of two things:

- The insurance policy should have **unlimited coverage**
- The insured period comprises a whole semester, i.e. the insurance has to be **valid till 28/02 or 31/08** (also if you leave earlier)

For the ones who will contract insurance in Germany we strongly recommend a **short-term travel insurance** to cover the period from arrival day to the day you get a German health insurance.