



## Information on AOK health insurance

As the largest health insurance fund in Germany, we serve more than 27 million members nationwide. Our service is fast, professional and personalised.

The AOK Student-Service staff will be happy to be of assistance.

Our monthly health insurance premium is €98,42 and our monthly long-term care insurance premium totals €24.77 (with children) and nursing care insurance for students aged 23 and over €27.61 (without children).

We will deduct the insurance premium from your account on the 15th of the month, always retroactively for the previous month.

After becoming a member of AOK, you will receive an AOK insurance card, which you can use to consult a doctor throughout Germany. Please present the card whenever you visit a doctor. The bill for your medical treatment will be sent directly to AOK and will be paid by us.

Some additional payments will need to be made by you:

- €10 (per day) for a hospital stay (maximum 28 days per calendar year).
- For medicines only available on prescription you will be required to contribute a co-payment, which looks like this: 10% of the cost, with a minimum of €5 and a maximum of €10.

*Important:*

*If you are ill and need medication, first go to the doctor to get a prescription.*

*Please notify us of any changes to your address or bank details.*

If you have any questions, just ask us. We will give you professional and detailed advice. The AOK Student-Service staff will be happy to help.

### **AOK Student-Service:**

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**AOK Nordost. Die Gesundheitskasse.**



## Studying in Germany: some helpful hints

Before you commence your studies, there are many things to be organised. The AOK Student-Service would like to offer you its support as an experienced and professional partner. Below you will find some important facts about studying in Germany:

- If you intend to study at a German university, you will need to take a German language test, which means that you will have to demonstrate your German language skills.  
As a rule, you will be required to take the so-called "Deutsche Sprachprüfung für den Hochschulzugang von ausländischen Studienbewerbern" (German Language Examination for University Admission of Foreign Applicants). As long as you are enrolled in a German language course at a German university, it will not be possible for you to take out insurance with a statutory health insurance company, e.g. AOK!
- During this period, you should take out health insurance elsewhere. You can obtain quotes from private insurance companies.
- After you have finished the exam preparation course, you can study at a German university.
- Under German law, students enrolled at a higher education institution must carry statutory health insurance.
- Exceptions: you come from an EU/EEA country or Switzerland or there is a social security agreement with your home country (e.g. Turkey, Croatia, Serbia-Montenegro, Macedonia, Bosnia-Herzegovina or Tunisia) and you carry health insurance in your home country.
- If this is the case, please submit your application for cost coverage to your national health insurance fund.

*Important:*

*You cannot study at a German university if you do not carry health insurance. You are required to present the university with proof of existing health insurance.*

In every federal state of Germany, AOK is registered as a public corporation under federal law and is a non-profit organisation. As one of the biggest health insurance funds in Germany, we have the financial and administrative strength to ensure excellent medical care at favourable conditions, from which our members can benefit.

Find out more on [aok.de/internationalstudents](https://www.aok.de/internationalstudents).

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