



## Providers of private health insurance

### Group Insurances

#### ▶ DAAD - Health Insurance

- <https://www.daad.de/en/study-and-research-in-germany/plan-your-studies/health-insurance/>
- Group health insurance contract combined with personal liability and personal accident insurance for students, graduates or scientists supported by partner organisations of the DAAD (including German Universities), „Tariff 790“

#### ▶ Deutscher Ring Health Insurance of the Insurance Group Signal-Iduna

- <https://www.signal-iduna.de/frank.vorlaufer>
- Group insurance contract for university students, Ph.D. students and visiting scholars/researchers at Heidelberg University
- Agency Frank Vorlaufer  
Poststr. 42, 69115 Heidelberg  
Tel: (06221) 181573, Fax: (06221) 182254, Email: frank.vorlaufer@signal-iduna.net
- Services correspond to German public health insurance companies including medical checkup, client consultation also in English and French, personal advice and counselling is possible, provides help for dealing with administrative matters in case of sickness

#### ▶ ISHCP (International Science HealthCare Plan)

- <https://ihc-company.eu/home/>
- Health insurance for foreign scholars and guest scientists for their research stay in Germany
- Health insurance cover provided by the International Science HealthCare Plan, duration of contract up to 4 years
- International Healthcare Company, Luxembourg

#### ▶ Hallesche Hi.Germany

- <https://www.hallesche.de/privatkunden/private-krankenversicherung/internationale-kunden-en>
- Meets all criteria for compulsory insurance in Germany and for a visa or temporary residence permit
- No minimum contract terms
- Digital application process in English
- Monthly right of termination
- Option to continued insurance



## Individual Insurances

### ▶ Allianz

- [www.allianz.de](http://www.allianz.de)
- No short-term contracts
- Special health insurance for medical students via the Marburger Bund

### ▶ Debeka Health Insurance

- [www.debeka.de](http://www.debeka.de)
- Membership rates depend on age, gender, state of health
- Insurance benefits correspond at least to those of public health insurances and exceed them to some extent (e.g. dental treatments, alternative practitioners)
- Advice and helpdesk possible in English  
Service Point: Friedrich-Ebert-Anlage 18, 69117 Heidelberg, Tel: (06221) 7783977, Fax: (06221) 8718457, Email: [sevicebuero\\_heidelberg2@debeka](mailto:sevicebuero_heidelberg2@debeka)
- Insurance for visiting scholars, employees and civil servants
- Contributions can be partially refunded if medical treatment has not been made use of

## Travel health insurances

### ▶ CARE CONCEPT

- [www.care-concept.de](http://www.care-concept.de)

#### CARE ECONOMY

- Foreign travel health insurance Care Economy, specialized for foreign visitors and guests
- Insurance on a daily basis up to two years
- Can be taken out up to the age of 74 (up to the insured person's 75th birthday)

#### CARE COLLEGE

- Foreign travel health insurance, Care-College specialized in foreign language students, university students, Scholars and Ph.D. students, participants in international projects of universities and colleges of higher education (Fachhochschulen) during their stay in Germany
- Duration of contracts 1 month up to 4 years
- Can be take out up to the age of 40

### ▶ Educare24

- [www.educare24.de](http://www.educare24.de)
- Foreign travel health insurance including personal accident and liability insurance
- Offers insurance coverage for language students, trainees and visiting scholars
- Combined insurance covers main risks
- Can be taken out up to the age of 69



► **Hanse Merkur**

- <https://www.hmr.v.de/en/incoming/insurance-for-foreign-guests>
- Travel insurance for foreign guests in Germany
- Additional package accident, liability, baggage and emergency insurance possible
- Insurance: up to 5 years
- Reimbursement in case of early departure
- Can be taken out up to the age of 74

► **MAWISTA**

- <https://www.mawista.com/en/tariffs/>
- Travel health insurance for a temporary stay
- Different tariffs for students, tourists and expats

► **Provisit Science**

- <https://www.provisit.com/en/provisit-science>
- Travel health insurance (optionally liability insurance and/or nursing care insurance provided)
- Insurance minimum 2 up to 60 months

► **UKV Union Krankenversicherung**

- <https://www.ukv.de/content/reiseversicherungen/auslandsreisekranken/gesundheitsglobal-incoming/>
- health insurance for foreign people who temporarily live in the federal republic of Germany
- Insurance up to 60 months

**Note for third-country nationals with a research visa (without working contract)**

Since March 2024 third-country nationals with a residence permit as a researcher (§18d German Residence Act) can also take out German state-regulated health insurance on a voluntary basis. Registration must take place within three months of entry. Under certain circumstances this could be a good option. The Welcome Centre will be happy to advise you.

This list is not intended to be exhaustive.

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