



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“
- Contract must be concluded online

▶ 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/wp/home-2/>
- 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
- Health insurance for employees and self-employed persons from a non EU/EEA country.
- No minimum contract terms
- Option to continued insurance and monthly right of termination
- Contract can be taken out online and in English



Individual Insurances

▶ Allianz

- www.allianz.de
- No short-term contracts
- Special health insurance for medical students via the Marburger Bund

▶ Debeka Health Insurance

- 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: servicebuero_heidelberg2@debeka
- Insurance for visiting scholars, employees and civil servants
- Contributions can be partially refunded if medical treatment has not been made use of

▶ Sparkasse Heidelberg

- www.sparkasse-heidelberg.de
- Private health insurance for foreign people who temporarily live in the federal republic of Germany
- Insurance up to 60 months
- Advice and helpdesk possible in English, Contact: Sparkasse Heidelberg, Kurfürstenanlage 10 - 12, 69115 Heidelberg, Tel: 06221 - 511 0, Email: vorsorge@sparkasse-heidelberg.de

Travel health insurances

▶ CARE COLLEGE from care-concept

- www.care-concept.de
- Foreign travel health insurance, contract can be concluded online
- Care-concept specializes 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
- Neckermann-insurance is the actual insurance company. Duration of contracts 1 month up to 4 years

▶ Educare24

- 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, contract can be concluded online

▶ Hanse Merkur Care Student G

- https://www.care-concept.de/krankenversicherung/care_student/krankenversicherung_care_student_antrag.php
- Health insurance and long term insurance for scholarship holders and postdocs
- Spouse and children can also be covered
- Additional coverage during visits on the home country or trips: unlimited coverage throughout Europe; for worldwide travel, in the first month of the stay.
- Contribution rate varies depending on the insured person's age.
- Insurance: up to 60 months or until achieving the age limit of 35 years. After that, an adjustment to a KVS1 plan HanseMerkur Krankenversicherung AG automatically takes place
- Contract can be concluded online
-

▶ Hanse Merkur-Foreign travel health insurance

- www.hmr.v.de
- Foreign travel health insurance up to 1 or up to 5 years
- Contract can be concluded online

▶ Provisit Science

Dr-Walter insurance brokers

- <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, contract can be concluded online
- Persons up to 59 years