



## Providers of private health insurance

### Group Insurances

#### ▶ DAAD - Health Insurance

- <https://www.daad.de/versicherung/allgemein/bedingungen/en/14397-daad-insurance-destination-germany>
- 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

- [www.signal-iduna.de/frank.vorlaufer](http://www.signal-iduna.de/frank.vorlaufer)
- Group insurance contract for university students, Ph.D. students and visiting scholars/researchers at Heidelberg University
- Agency Vorlaufer  
Poststr. 1–3/Carre, 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

#### ▶ Framework agreement of the German Student Services Organisation (Deutsches Studentenwerk) with Union Versicherungsdienst GmbH

- <https://portal.versicherungsdienste.de/dsw-studenten-kv/info.en.html>
- Health insurance for foreign students, Ph.D. students, participants in a language proficiency course preparing for enrolment in a German university, graduates who successfully completed their studies and are looking for work, non-working family members and children under the age of 18
- Group insurance contract of the Studentenwerk, waiting list

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

- [http://www.ishcp.de/englisch/2\\_kvfstip.html](http://www.ishcp.de/englisch/2_kvfstip.html)
- 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

## 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

### ▶ Sparkasse Heidelberg

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

## Travel health insurances:

### ▶ CARE COLLEGE from care-concept

- [www.care-concept.de](http://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](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, contract can be concluded online

### ▶ Hanse Merkur-Foreign travel health insurance

- [www.hmr.de](http://www.hmr.de)
- Foreign travel health insurance up to 1 or up to 5 years
- Contract can be concluded online

### ▶ Mawista Science

- [www.mawista.com](http://www.mawista.com)
- Foreign travel health insurance including liability insurance
- Insurance up to 1 or up to 60 months, contract can be concluded online