

# Welcome to Germany and welcome to AOK!

The AOK is more than just a health insurance company. We see ourselves as a modern service provider, who offers you the security of comprehensive health care protection. Furthermore, the AOK provides an optimum service on all issues regarding the topic health. Many people trust the AOK: They value the protection of the large insured community and the competence of the health insurance company. And they benefit from the diverse range of prevention and health care offers alongside the classic services of a statutory health care insurance. The AOK offers service at reasonable contribution rates. You can use the diverse services from the first day of membership.

If you are a **Non-EU National** and plan to study at HfWU it is required to purchase statutory health insurance administered by the AOK health insurance company. The AOK helps you to enjoy your studies without worries.

The AOK Student Service will issue your documents which you need for the HfWU registration process or visa application, even before your arrival. Andrea Heissler from the International Office at HfWU will assist the AOK Student Service.

**Important note: Non-EU Nationals** cannot be registered at HfWU without any AOK health insurance!

**AOK-StudentService**  
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If you have any questions regarding your AOK insurance, please let us know  
Just send an email or letter, or call us by phone.

## Health Insurance Benefits:

- ✓ Our student insurance is very low priced. The current monthly rate for health insurance is **107,29 € (105,49 €** for under the age of 23)
- ✓ This policy gives you all the health insurance coverage you need and entitles you to all the medical services you require
- ✓ You receive your personal AOK Health Insurance Card with your photo. Show this card every time you see a doctor or go to the hospital – even in countries of the European Community (EU)
- ✓ For more information, please visit our website  
<https://foreignstudents.aok.de/>

**Important note:** Statutory health insurance in Germany does not cover repatriation. Therefore, we strongly recommend to sign up for an additional travel insurance covering *repatriation costs* for the whole period of your stay.

## Checklist:

We need the following documents, to get your insurance started:

- X Membership declaration
- X Proof of health insurance in your country until start of your studies at HfWU in Germany
- X Copy of passport