Health insurance for scholarship holders from outside the EU/EEA

If you come to Leipzig with your own financing or a scholarship for the time you spend here, there are some things to consider with regard to health insurance.

If you have an employment contract, you can take out insurance with any statutory health insurance fund (you are free to choose which one). As a scholarship holder or self-employed scientist without a permanent position in Germany, you only have the option of taking out private health insurance in Germany. If you have the possibility, bring full health insurance (not travel or emergency insurance) from your home country which also covers medical care in Germany for the period of your stay.

If this is not possible (some countries do not offer full private health insurance for a long stay abroad), you have different options:

**Inexpensive health insurance plans without the possibility to include pre-existing conditions or preventive medical check-ups**

such as: MAWISTA science (maximum admission age 55, maximum period 60 months)

In any case, please read the insurance conditions and exclusion criteria.

Benefits not insured include e.g.:

- Illnesses and results of accidents for treatment of which the treatment is known and should have been undertaken before the planned start of travel, and illnesses and results of accidents which occurred prior to the policy taking effect; all types of preventive examinations, or routine checks or inoculations, as well as nutrients and restorers; orthodontic therapies, dental treatment, exceeding anodyne treatment, repair of dental prostheses or inlays and crowns; abortion, existing pregnancy prior to the policy taking effect, otherwise always a qualifying period of 8 months; treatment of alcohol or drug-related illnesses and other addictions and their consequences as well as attempted and successful suicide; treatment for psychiatric or mental disorders as well as hypnosis and psychotherapy; medical fees which exceed the appropriate usual fee of the related country as well as optional benefits such as private room or treatment by the head of the department (source: MAwista)

**DAAD group insurance with coverage of pre-existing conditions**

If you are older than 55 and suffer from chronic pre-existing conditions other than HIV, cancer, kidney failure, blood disease or multiple sclerosis, then the DAAD group insurance for partner universities of the DAAD could be a good option for you.

**How to register for the DAAD health insurance (at Continentale)**

- Go to https://www.daad.de/en/
- Click on “Information for foreigners” > “Health insurance” (https://www.daad.de/deutschland/nach-deutschland/bewerbung/en/58221-health-insurance/)
- Click on the link below: combined health, accident and personal liability insurance (https://www.daad.de/versicherung/allgemein/bedingungen/en/14397-daad-insurance-destination-germany/)
- Click on the link below: click here to apply for the insurance via the DAAD portal (https://portal.daad.de/irj/portal)
- Click on “registrieren” to register at the DAAD portal (https://portal.daad.de.sap/registrierung#)
Full private health insurance for people with chronic diseases (only for scholarship holders of Alexander von Humboldt Foundation and Max Planck Institute)

If you suffer from chronic pre-existing conditions including the five diseases which are excluded by the DAAD insurance, please contact the International Health Care Company and ask for an individual offer at the FlexMed Global Impat Tariff.

If you are a scholarship holder without a Humboldt scholarship having a chronic or pre-existing disease not covered by the DAAD group health insurance, please contact your research institute for individual consultation/help.

Legal notice and disclaimer

This flyer containing information about health insurance for scholarship holders has been compiled as part of the joint project “Willkommen in Leipzig/Welcome to Leipzig”
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