

Health insurance for scholarship holders, self-funding researchers and doctoral candidates* from outside the EU/EEA

If you come to Leipzig with your own funding or a scholarship for the time you spend here and/or if you are a non-EU/EEA doctoral candidate coming to Germany for the first time, there are some things to consider with regard to health insurance.

If you have an employment contract here or if you are an international doctoral candidate and have been covered by statutory health insurance from any European country at some point in the past, then you can take out insurance with [any statutory health insurance fund](#) (you are free to choose which one). All other scholarship holders, international doctoral candidates and independent researchers who do not have an employment contract only have the option of taking out private health insurance in Germany. If at all possible, we advise you to bring full health insurance (not travel or emergency insurance) from your home country which also covers medical care in Germany for the duration of your stay.

**Please note:* doctoral candidates from non-EU/EEA countries without an employment contract who have not yet been insured under a European statutory insurance scheme, e.g. as bachelor's or master's students or under an employment contract, are also not entitled to insurance under a statutory health insurance scheme and must choose one of the options described below.

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

"Substitutive" and alternative health insurance

The [DeGiS](#) website offers a **good overview** of private health insurance companies that are comparable to statutory health insurance companies ("substitutive") and alternative health insurance companies (incl. overview of costs, age of entry etc.).

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

such as: [CARE COLLEGE](#) (maximum admission age 35, maximum period 60 months) or [MAWISTA science](#) (maximum admission age 55, maximum period 60 months)

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

Benefits not insured include e.g.*:

Illnesses and results of accidents for treatment of which travel is being undertaken, as well as costs for treatment which was known about 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 for scholarship holders at partner organisations of the DAAD (e.g. University of Leipzig, HTWK, HMT)

If you are a scholarship holder at a partner organisation of the DAAD, it is possible to insure yourself with the [DAAD's group insurance for DAAD partner universities](#), which includes not only health insurance but also liability and accident insurance. It offers the advantage that persons over 55 years of age can also be accepted and that it can cover other chronic pre-existing conditions (excluding HIV, cancer, kidney failure, blood disease or multiple sclerosis). Unlike the MAWISTA Science health insurance policy, it also covers treatment during pregnancy and childbirth.

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/) (https://www.daad.de/deutschland/nach-deutschland/bewerbung/en/58221-health-insurance/)
- [Terms and conditions](https://www.daad.de/medien/versicherung/deutschland/merkblatt_tarif_790-d_2016_01_01_2015.10.14.pdf) (https://www.daad.de/medien/versicherung/deutschland/merkblatt_tarif_790-d_2016_01_01_2015.10.14.pdf)
- Click on: [“click here to apply for insurance via the DAAD portal”](https://portal.daad.de/irj/portal) (https://portal.daad.de/irj/portal)
- Click on “registrieren” to register at the DAAD portal (https://portal.daad.de/irj/portal)

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](#).

Please note: If you are a scholarship holder without a Humboldt/ Max-Planck scholarship and have 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, self-funding researchers and doctoral candidates from outside the EU/EEA** has been compiled as part of the joint project [“Willkommen in Leipzig/Welcome to Leipzig”](#). Dr Annemone Fabricius, Martha Fromme ([Welcome Centre, Leipzig University International Centre](#))

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