



**Number 1  
in Bavaria**

# Your health insurance during your studies

When studying in Germany you need health insurance and nursing-care insurance coverage. Choose the market leader in Bavaria and benefit from the advantages offered. [aok.de/internationalstudents](https://aok.de/internationalstudents)

Gesundheit nehmen wir persönlich.  
AOK Bayern. Die Gesundheitskasse.

# A warm welcome to Germany

We are very pleased that you have decided to study in Germany. You will gain many exciting experiences and make great new friends here. We will help you get started.

## Choose the Number 1 in Bavaria

You can only start your studies if you are covered by health insurance and nursing care insurance. AOK Bayern is the market leader. We are your strong partner and provide the best health solutions, and you can also enjoy a lot of benefits.

Just fill in and sign the enclosed form and return it to

We will do the rest.

## Health Insurance for Students

Health insurance coverage generally commences at the start of a semester. The full premium for students charged by AOK Bayern is currently 120,59 EUR per month (123,43 EUR per month for childless students aged 23 and above). It is made up of 95,82 EUR per month for health insurance coverage plus 24,77 EUR per month for nursing care insurance (27,61 EUR per month for childless students aged 23 years and above).

Do you have any questions, or do you need help? Just send us a note. We will be pleased to help you.

We look forward to hearing from you!

**Yours AOK Bayern – Die Gesundheitskasse**

## Advantages with AOK Bavaria

We are the largest health insurance provider in Bavaria. From us you will receive a health insurance card which will ensure your health is completely protected. With this card, you can simply go to the doctor of your choice and you won't have to pay for any necessary treatment.

### We offer:

- Free choice of doctors and hospitals
- Hospital treatment
- Medical treatment
- Medication
- Dental treatment
- Fast and professional service
- Special student service at our office in  
or at the advisory day at your university
- An affordable student rate
- A bonus tariff (up to 600 EUR in three years)
- An advice hotline in foreign languages
- More than 850 free reference books available for download
- Want free online seminars, e. g. "Working and studying in Germany" with important tips on public transport, affordable internet access and lots more?

Visit us on **[aok.de/internationalstudents](https://aok.de/internationalstudents)**

**AOK Bayern  
Die Gesundheitskasse.**

**[www.aok.de/bayern](https://www.aok.de/bayern)**



# Registration for Students

Please include a current enrollment certificate

## 1. Personal Information

Name/First name ☐ Male ☐ Female Citizenship/Marital status Children: ☐ No ☐ Yes <sup>1)</sup>

Date of birth Name at birth Place of birth Country of birth

Address: Street/House number ZIP/City

Secondary address Email address/Mobile number\*

<sup>1)</sup> Please include your birth certificate if it has not yet been submitted.

## 2. Study Details

Name/Address of university:

☐ Matriculation/Confirmation of matriculation on ☐ Matriculation date unclear, but before start of semester

Projected graduation ☐ Winter semester ☐ Summer semester 20

## 3. Insurance Details

(Please include suitable proof, e.g., an employment contract, etc., of the following statements).

☐ I am/was last health insured until ☐ abroad ☐ in Germany Health insurance provider

☐ I have been exempt from student insurance obligations since Health insurance provider

During my studies, I am: ☐ Employed ☐ A freelancer ☐ An intern

Start: Weekly no. of working hours: End: Monthly gross income EUR:

## 4. Dependents (Spouse/Civil Partner/Children)

☐ I do not have any dependents/my dependents already have statutory or private insurance.

☐ I want to co-insure my dependents free of charge. Please send me a corresponding application.

## 5. Bank Details

☐ I want to use the benefits of a SEPA direct debit mandate (cf. Annex). Contributions will be debited monthly.

☐ I will pay my contributions for the semester in advance.

## 6. Data Protection/Purpose

All information about data protection can be found on the included information sheet.

### Declaration of Consent for Informative Purposes\*

☐ I consent to have my competent AOK process my data to inform and advise me about the benefits of AOK, AOK news and private insurance policies of AOK's contract partners and to conduct opinion research, including by email, telephone or text message, until I withdraw my consent. This consent is granted voluntarily and may be withdrawn at any time.

I hereby confirm the accuracy of my statements and that I received the information sheet about this registration. I will report any changes to my insurance status or professional activities without undue delay.

Date/signature of applicant/legal representative

Only to be filled in by AOK - AOK-Berater (Name, BI-Kennung)

# Information About Student Registration (KVdS)

**Data Protection/Purpose** | This data will be processed for the fulfillment of our duties under Section 284 (1) Sentence 1 Numbers 1 & 4 of Book V of the German Social Code [Sozialgesetzbuch, SGB] pursuant to Section 175 of Book V of the German Social Code and Section 94 (1) Numbers 1 & 2 of Book XI of the German Social Code to determine insurance relationships and membership and to determine contribution obligations and contributions and how these must be borne and paid. Section 206 of Book V of the German Social Code and Section 50 of Book XI of the German Social Code require your cooperation.

The necessary data in the registration for students is required for membership. Certain fields are marked as voluntary (\*). If you would also like to receive news and information about the benefits of AOK Bayern or about additional private insurance policies of AOK's contract partners, we will require your consent to use your data for these purposes (see declaration of consent following the data protection notice on the form). In this case, your data will be processed on the basis of your consent. You may refuse or withdraw your consent at any time for the future without adverse effects. However, this will not affect the lawfulness of processing performed prior to withdrawal. You may exercise your right to withdrawal against AOK Bayern, Carl-Wery-Straße 28, 81739 Munich, Germany, or at [www.aok.de/bayern/widerruf](http://www.aok.de/bayern/widerruf) (German). Recipients of your data may include service providers commissioned by us (especially for telephone services or to prepare and send letters). The data collection controller is AOK Bayern, Carl-Wery-Straße 28, 81739 Munich, Germany (Tel. +49 89 228 44050). General information about data processing and your rights is provided at [aok.de/bayern/datenschutzrechte](http://aok.de/bayern/datenschutzrechte) (German) and may be obtained at any AOK branch. If you have any questions, please do not hesitate to contact our data protection officer at the above-stated address/telephone number or at [datenschutz@by.aok.de](mailto:datenschutz@by.aok.de).

**Health Insurance for Students** | This health insurance is compulsory and lasts until the end of the semester in which you complete your 30th year of life. Coverage may be extended, e.g., if your type of training or family or personal situation justify longer studies. KVdS is not provided if you have compulsory coverage, are co-insured with your family or primarily work as a freelancer. Students who live in Germany or whose habitual residence is in Germany and are matriculated at a state or state-certified university in an EU member state may obtain student insurance in Germany under certain conditions.

**The law excludes KVdS for:**

- Doctoral studies
- Languages courses or attendance of a preparatory college
- Officials and professional and temporary soldiers

**Beginning and End of Insurance Coverage** | Membership is established when the semester starts. If you matriculate

or confirm your matriculation at a state or state-certified university after the semester starts, membership will begin, at the earliest, when you matriculate. Health insurance for students will end when the last semester for which you matriculated or confirmed your matriculation ends. We will be happy to ensure your subsequent continued insurance. Simply give us a call.

AOK Bayern – Die Gesundheitskasse uses the BAFöG need rate (812 EUR per month), which must be applied by all statutory health insurance providers to assess health and nursing insurance contributions, to determine student health insurance contributions. This rate will be 95,82 EUR per month and 24,77 EUR for nursing insurance (members without children must pay 27,61 EUR upon completion of their 23rd year of life). Notice: No additional fees are charged for co-insured family members.

**Contribution Due Dates** | Contributions are due in advance for the entire semester. However, exceptions may be possible if you grant us a SEPA direct debit mandate. This satisfies the conditions for paying the contributions by the 15th of each month for the previous month—i.e., retroactive contribution payments.

**Non-Payment of Contributions** | Monthly late fees of 1 % of the outstanding amount rounded down to 50 EUR will be charged for contributions not paid by the due date. In addition, reminder fees may be charged. We are required by law to inform your university about any default by you. Your claims to coverage will expire if contributions are not paid in full for 2 months.

**Nursing Insurance** | According to the principle “nursing insurance follows health insurance,” students’ health insurance will also establish nursing insurance coverage. Nursing insurance contributions are regulated uniformly across Germany. Members without children must pay an additional surcharge of 0.35 % upon completing their 23rd year of life. However, this surcharge will not be charged if the member’s parenthood is proven to the health insurance provider in time.

**German Citizens’ Health Insurance Relief Act [Bürgerentlastungsgesetz, BürgEntlG]** | Tax deductibility of health and nursing care insurance contributions have improved since the assessment year 2010. So you don’t suffer adverse effects (your tax office may not recognize non-electronic certification), we will submit your reports to the tax office in compliance with our legal mandate. If we do not have your tax identification number, we will request it directly from the German Federal Central Tax Office. You may also personally submit your tax identification number to us.

**Services** | Our service offer is extensive and makes full use of all legal options from day one. For more detailed information, please see [aok.de/internationalstudents](http://aok.de/internationalstudents)



Zurück an  
AOK Bayern – Die Gesundheitskasse

**Gläubiger-Identifikationsnummer der AOK Bayern: DE49AOK00000018487**  
**Mandatsreferenz: Wird separat mitgeteilt**

Ihre Versichertennummer: \_\_\_\_\_

**SEPA-Lastschriftmandat**

Hiermit ermächtige ich die AOK Bayern, ab \_\_\_\_\_ die von mir zu entrichtenden Beiträge bei Fälligkeit durch Lastschrift einzuziehen.

Zugleich weise ich mein Kreditinstitut an, die von der AOK Bayern auf mein Konto gezogene(n) Lastschriften einzulösen. Hinweis: Ich kann innerhalb von acht Wochen, beginnend mit dem Belastungsdatum, die Erstattung des belasteten Betrages verlangen. Es gelten dabei die mit meinem Kreditinstitut vereinbarten Bedingungen.

\_\_\_\_\_  
**Name und Vorname:**

\_\_\_\_\_  
**Straße und Hausnummer:**

\_\_\_\_\_  
**Postleitzahl und Ort:**

\_\_\_\_\_  
**ggf. abweichender Kontoinhaber (Name, Vorname und Anschrift):**

\_\_\_\_\_  
**Kreditinstitut (Name und BIC) des Zahlers:**

\_\_\_\_\_  
**IBAN:**

\_\_\_\_\_  
**Datum, Ort und Unterschrift des Kontoinhabers**

(ggf. des abweichenden Kontoinhabers)

**Datenschutzhinweis** | Die Daten werden zur Erfüllung unserer Aufgaben nach § 284 Abs. 1 Satz 1 Nr. 3 SGB V und § 94 Abs. 1 Nr. 2 SGB XI i. V. m. § 23 SGB IV zum Zwecke der rechtzeitigen Beitragszahlung verarbeitet. Die Verarbeitung Ihrer Daten erfolgt aufgrund Ihrer oben erteilten Einwilligung. Diese können Sie ohne für Sie nachteilige Folgen verweigern bzw. jederzeit mit Wirkung für die Zukunft widerrufen. Dies berührt nicht die Rechtmäßigkeit der bisher auf der Grundlage dieser Einwilligung erfolgten Verarbeitung. Ihr Widerrufsrecht können Sie gegenüber der AOK Bayern, 81739 München, Carl-Wery-Straße 28 oder auch unter [www.aok.de/bayern/widerruf](http://www.aok.de/bayern/widerruf) wahrnehmen. Allgemeine Informationen zur Datenverarbeitung und zu Ihren Rechten finden Sie unter [www.aok.de/bayern/datenschutzrechte](http://www.aok.de/bayern/datenschutzrechte) oder erhalten Sie in jeder AOK-Geschäftsstelle.