

電子報（二）行前準備保險篇

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延續上一篇的簽證申請，本篇將介紹保險申請的一些小撇步。

保險：

再歷經千辛萬苦的辦完簽證之後，想要實際收到簽證，德國在台辦事處還會要求你傳真一份，涵蓋你整個停留德國期間的保險證明。德國在台協會關於保險相關的規定，以及保險公司的建議名單，可參考以下連結：

http://www.taipei.diplo.de/Vertretung/taipei/zh-tw/04-Visa/Visabestimmungen/Versicherung/Seite__Versicherungsmerkblatt_Chin.html

除了領取簽證之外，科隆大學也會要求要出示學生保險證明，才會發給學生証，國際學生辦公室也有提供一份建議的保險公司名單，附在電子報的第二頁給大家做參考。基本上，根據經驗，不管是透過德國在台協會建議的台灣保險公司，或是國際學生辦公室建議的德國保險公司投保，在兩邊都會被接受，僅需擇一投保即可。但如果選擇了台灣保險公司，還必須將保單資料出示給德國的保險公司，取得一張證明，證明你已經有在國外投保過符合規定的保險，科隆大學才能發給你學生證。另外，除了兩份建議名單之外，我自己是將德國在協會的保險相關規定給認識的保險專員看，他就能幫你配出一份適用的方案，儘管你投保的公司不在建議名單內，只要符合規定就能順利通過。如果有價錢的考量，我自己配的結果是最便宜的，在來是德國在台協會推薦的名單，德國的保險公司則是最貴的喔，一個月大概要 80 歐左右。我當時自己找其他保險公司，半年的保險只花了七八千台幣左右，給大家當個參考喔。

HEALTH INSURANCE







Every exchange student studying at a German university has to prove that he obtained a **health insurance coverage from a German statutory health insurer** for the duration of the semester (from October 1 on) or – in the event that you are insured in your home country or have a private health insurance policy – an exemption certificate (“**Befreiungsbescheinigung**”) from a German statutory health insurer. We recommend our exchange students to obtain a German statutory health insurance during the semester as it ensures an adequate and unbureaucratic medical treatment. Furthermore, a health insurance is a prerequisite for a German residence permit. The costs for a student’s health insurance are of approx. **80 € per month** depending on the health insurance company. Please find an overview on health insurance companies in Cologne below.

Please note: During the pre-semester (September 1 -30), it is not possible to obtain a German statutory health insurance. For this period we recommend you to obtain a private travel health insurance of your home country.

Important for early leavers: Please note that in some statutory health insurances it is only possible to obtain an insurance for the whole semester and not only temporarily for e.g. 3 months. Please inform yourself about the regulations before obtaining the health insurance with the health insurance company.

If you are coming for the pre-semester it is sufficient to obtain health insurance coverage from a German statutory health insurer once you are in Cologne. **Please note that you will only receive your UC Card after handing in your health insurance confirmation!**

Overview of a choice of German statutory health insurances

AOK Allgemeine Ortskrankenkasse Köln-Lindenthal, Albertus-Magnus-Platz (im Philosophikum), 50923 Köln ☎ 0221 - 16 18 12 40 www.aok.de E-mail: ass.koeln@rh.aok.de		TK Techniker Krankenkasse Universitätsstr. 20, 50937 Köln ☎ 0221 - 379 09 – 955 www.tk-online.de E-mail: goran.lyic@tk.de	
Barmer GEK Köln-Mitte, Neumarkt 1 c, 50667 Köln ☎ 0221 – 20 99 170 - 0 www.barmer-gek.de E-mail: koeln@barmer-gek.de		DAK Deutsche Angestellten Krankenkasse Neumarkt 41 – 43, 50667 Köln ☎ 0221 – 98 54 150 www.dak.de E-mail: service766900@dak.de	
KKH Allianz Kaiser-Wilhelm-Ring 50, 50672 Köln ☎ 0221 96 69 36-0; Hotline: 0800 5548640554 www.kkh-allianz.de E-mail: koeln@kkh.de		pronova BKK Amsterdamer Str. 192, 50735 Köln ☎ 0221-65059-1000 www.pronovabkk.de Email: service@pronovabkk.de	
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