

Care Student – Private health insurance for students (full PKV)



Insurable persons	Students who are enrolled at state, state-recognised or private universities in the Federal Republic of Germany, as well as students of preparatory courses, language students and interns, are insured if the language course or internship is a prerequisite for taking up a course of study. Pupils and doctoral students are also insured. Insured persons who are subject to compulsory social insurance additionally receive compulsory nursing care insurance. Admission age: 12 to 34 years.
Scope of insurance coverage	Germany; Insurance cover also exists in Europe; in the first month also worldwide.
Insurer	HanseMerkur Krankenversicherung AG, Siegfried-Wedells-Platz 1, 20354 Hamburg
Duration of coverage	There is unlimited insurance cover with a maximum term of insurance of 60 months in the student insurance Care Student. Thereafter, the policy is converted to the KVS1 tariff of HanseMerkur Krankenversicherung AG without a new health check.

Care Student – All benefits at a glance*

Benefits*	Care Student
Out-patient treatment by a doctor	✓
In-patient treatment at a hospital (general nursing class - multiple-bed rooms - no optional benefits)	✓
Medically prescribed medications and transports	✓
Examinations and treatment by gynaecologists	✓
Costs for treatment acc. GOÄ/GOZ	✓ up to 2.3 times the rate of the scale of fees
Pregnancy examinations and treatments, delivery	✓
Dental treatment	✓ up to EUR 500.00, thereafter 50% per calendar year
Dental prosthesis and orthodontics	✓ 50 % up to EUR 500.00 per calendar year
Remedies (e.g. physical treatment, ergotherapy, speech therapy, massages), medical aids	✓
Psychotherapeutic treatments (ambulant)	✓ up to 70 %, max. 50 meetings per calendar year
Hospital daily allowance (from the 15th day of a medically necessary hospital stay)	✓ EUR 25.00 EUR per day, max. 20 days per calendar year
Recovery money (for a hospital stay of 14 days and subsequent incapacity for work, together at least 90 calendar days)	✓ EUR 1,500.00
Coverage in home country/abroad	✓ Europa; extra-European countries in the first month of each trip
Deductible	EUR 300.00 per calendar year
Continued insurance guarantee	✓
Premium guarantee for the entire tariff term**	✓

* For a complete list of benefits see the general insurance conditions and the tariff.

** Applies only to health insurance, not to compulsory nursing care insurance. Except for age group jump to 30th birthday in health insurance.

Premium list private health insurance Care Student				
Year	Age	Care Student	Nursing insurance for students *	Total*
2023	12-29 years	€ 69.62 / month	€ 25.97 / month	€ 95.59 / month
2023	30-34 years	€ 95.68 / month	€ 25.97 / month	€ 121.65 / month

* The compulsory nursing care insurance is only due for persons who are subject to compulsory social insurance (e.g. registered students).

