

What you should know – before choosing a private health insurance as a student

Every student needs a health insurance. A private or public insurance. Where are the differences?

Private insurance (care concept, dr.walter, mawista, ...)

- Not everything might be covered. If you had a sickness before the contract
- Pregnancy is often not included, please check your contract
- When you go to the doctor, you pay the bill and wait for refund
- Not a free insurance for family members
- Contributions might raise rapidly
- You can't choose the public insurance afterwards

Public health insurance (AOK, SBK, ...)

- Every medical and needed treatment, without checking previous sicknesses
- Almost 100% of the benefits are written by law (like dental, hospital, medical treatment) – a very high medical standard
- If you go to the doctor you just show your insurance card. You don't pay in advance
- Your spouse and children can be insured for free
- The contributions are at a fair level.

Any Questions? Fell free and contact me.

Laura Gungl

Kundencenterleiterin

AOK- Die Gesundheitskasse Mittlerer Oberrhein
Studentenservice
Kaiserstr. 5 - 76131 Karlsruhe
Telefon: 0721 464717-10

Telefax: 0721 464717-2110

E-Mail: laura.gungl@bw.aok.de