

Information about Turkish Health Insurance Systems

In Turkey, there are Private and Public Health Insurances but the majority of the population is insured by a Public Health Insurance. In most of the cases students are automatically insured by their families' insurance. In some cases, however, (if they are older than 25 or already working) they are obliged to have their own insurance. In Turkey, there are three different Public Health Insurances (Emekli Sandigi, SSK, Bag-Kur). These three Public Health Insurances are united under the name of SGK. Every Turkish student is required to obtain sufficient information about the official status of his/her insurance prior to the departure from Turkey.

What has to be done PRIOR to the arrival at TU Darmstadt?

Students who are planning to study in Germany should firstly get a travel insurance/insurance for abroad covering at least the time period between their arrival (**February/March for summer semester; August/September for winter semester**) and the official start of the semester (**1th of April for summer semester; 1th of October for winter semester**). The corresponding travel insurance must be valid for the Schengen Area, providing a minimum coverage of 30.000 Euro.

What has to be done AFTER the arrival at TU Darmstadt?

After arriving in Darmstadt, students should enroll at TU Darmstadt in order to become official students of the university. The most important advantage of enrollment is the student ID card (*Studentenausweis*) which allows the free use of public transportation.

For the matriculation at TU Darmstadt, students must prove either a valid German Health Insurance or the original version of the Social Insurance Agreement between Turkey and Germany (document A/T 11 - *deutsch-türkisches Sozialversicherungsabkommen*). To get the corresponding document, students have to be insured by SGK or Emekli Sandigi/SSK/Bag-Kur, otherwise it won't be possible to get the A/T 11 document. Travel insurances are not sufficient for the enrollment.

Students are asked to apply for and to receive the "A/T 11" before leaving Turkey. While applying for the document (students are obliged to contact the offices of their insurance), they are asked to present the following documents:

1. **Confirmation Letter from TU Darmstadt**
2. **a document containing the concrete dates of the semester at TU Darmstadt**
3. **a copy of personal identification card**
4. **document containing information about their National Insurance**

Questions regarding the documents have to be directed to the corresponding health insurance.

It is highly recommendable that students are able to submit the original version of "A/T 11" right after their arrival. Furthermore, the document has to be valid for the whole academic semester in Germany (for example, if the student is staying for one semester, the document should be valid for one semester). Most importantly, students should always keep the original document and use copies whenever it is necessary.

This insurance will become valid once the semester has started (**October 1st or April 1st**). Students should have a travel insurance/insurance for abroad if they plan to arrive earlier, e.g. in order to take part in the intensive German language course. They are supposed to know the concrete details of their health insurances (they are not valid in the case of a pregnancy).

If a student decides to have a German Health Insurance, he/she is not supposed to have the "A/T 11" document. A corresponding contract can be signed at the university.

All students must have a valid health insurance when they are in Germany. It is not possible to study in Germany without a valid health insurance.

To speed up the matriculation process, students can transfer the semester fee prior to their arrival. This will enable them to get matriculated once they have submitted the necessary documents (proof of the health insurance is one of them).

IMPORTANT: This information sheet is only a recommendation for Turkish students to explain the health insurance system. Every student is responsible to find the best solution for him/herself in order to be insured sufficiently during their stay in Germany. All of the information given is based on personal experience, therefore please be aware that it is the responsibility of each student to know the up-to-date regulations of his/her health insurance.

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