

A group of four young adults (three men and one woman) are sitting outdoors on a bench, engaged in a study session. They are looking at books and papers, with one man holding a pencil. The background shows a modern building with large windows and a clear sky.

Your health insurance during your studies

For studying in Germany health insurance and nursing-care insurance is necessary. The AOK is the right choice for you. We will help you get started.

Die Gesundheitskasse.

aok.de/internationalstudents

Why choose AOK?

In Germany, all students need health insurance in order to enrol at a university. This also applies to international students. When choosing a health insurance provider, you should make sure that it is the right fit for you and your needs.

AOK is one of the biggest and most popular health insurance companies in Germany with over 27 million policyholders. For over 100 years, we have been providing our members with the best medical care in the event of illness.

And we take extra special care of students – with our comprehensive AOK student service, for example. You will often find your personal AOK adviser directly on campus or very close by.

Services and Benefits



Freedom of Choice

Choose from over 130,000 doctors and dentists. These include GPs and specialists.



No Prepayments

No prepayments – just show your AOK card when at the doctor's. The doctor will then send the bill directly to us.



Free Hotline

Medical advice over the phone, 365 days a year, from an expert team of doctors and specialists.



AOK Student Service

AOK Student Service – a wide range of personal advisory services just a stone's throw away from campus.



Multilingual Service Hotline

Multilingual Service Hotline – quick answers to all your questions.



Various Free Online-Seminars

[Various Free Online-Seminars](#) – including the exclusive Online-Seminar for international students: [„Studying and Working in Germany“](#).



Free Additional Offers

[Free Additional Offers](#) – Stay healthy by choosing from yoga, fitness or informative nutritional courses, just to name a few.



Affordable student tariff from 99,79 €*

Cheap student rates for all statutory medical services.

*Varies depending on the AOK. [Calculate your insurance contribution.](#)



You have no health insurance and questions about it?

We will be happy to advise you!

KLEMMER International Assekurateur GmbH

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**The cost of a call from abroad via land line or mobile phone depends on the rates set by the respective foreign network operator.