



## Student Exchange Program 2017–18 (1 or 2 Semesters)

### Notes on Health Insurance

1. Eligibility for the OBW Travel Bursary requires registration in an insurance plan with a recognized German “Krankenkasse.” Registration in this insurance plan must be maintained for the full duration of your semester-time studies in Baden-Württemberg until your departure for home.
2. No exceptions are made to this condition of eligibility for the Travel Bursary. Other forms of insurance coverage that you may already have or may decide to purchase will not be accepted as a substitute.
3. Students (with certain restrictions) qualify for a special monthly price. The normal process is to register with the Krankenkasse in person in order to set up your coverage. (It is possible, though not easy, to set up this insurance by mail, directly with the local office of the Krankenkasse in question (i.e., in your host city); this option may be helpful for the small minority of OBW students who require a visa to enter Germany.)
4. There are several Krankenkassen (mostly recognizable by the word “Krankenkasse” in their names). After your arrival in Germany, you should ask for the advice of the International Office of your host university when deciding on a Krankenkasse. When you register, your coverage will begin on the first day of the semester in which you will begin your studies in Germany. At most universities in Baden-Württemberg this means either October 1 or April 1; for students at the Universität Mannheim it means August 1 or February 1.

**Important:** In most cases the preparatory programs at the Baden-Württemberg universities take place before the official beginning of the semester, so, while you can use this preparatory time to make the necessary arrangements with a Krankenkasse, your coverage will not begin until the official beginning of the semester proper.

5. It is essential that all participants arrange adequate insurance coverage from the time that they leave Canada until the inception of their Krankenkasse coverage. The minimal coverage provided by OHIP (and other provincial and territorial plans) is inadequate in Germany.
6. Membership in a Krankenkasse is a normal cost of living and studying in Germany. The coverage is broad in scope within Germany and provides for medical treatment that may become necessary while travelling in all the countries of the European Union, plus Switzerland, Iceland, Liechtenstein, and Norway.  
**Important:** Coverage through a Krankenkasse provides neither for transportation home to Canada in the event of serious illness or injury, nor for repatriation of remains in case of death.
7. Buying adequate health insurance is an important personal decision. Students must discuss this aspect of their stay abroad carefully with their loved ones (with particular regard to the question of repatriation) and decide whether to carry insurance that exceeds the minimum requirements that will satisfy the conditions for the OBW Travel Bursary.
8. OHIP: If you will be away from Ontario for more than 212 days in a 12-month period, you must make arrangements prior to your departure with a *ServiceOntario* centre in order to retain eligibility for OHIP upon your return. Authoritative information on this is available on the Ontario government website. (If you are insured through another province or territory, you must check the regulations that apply locally.)