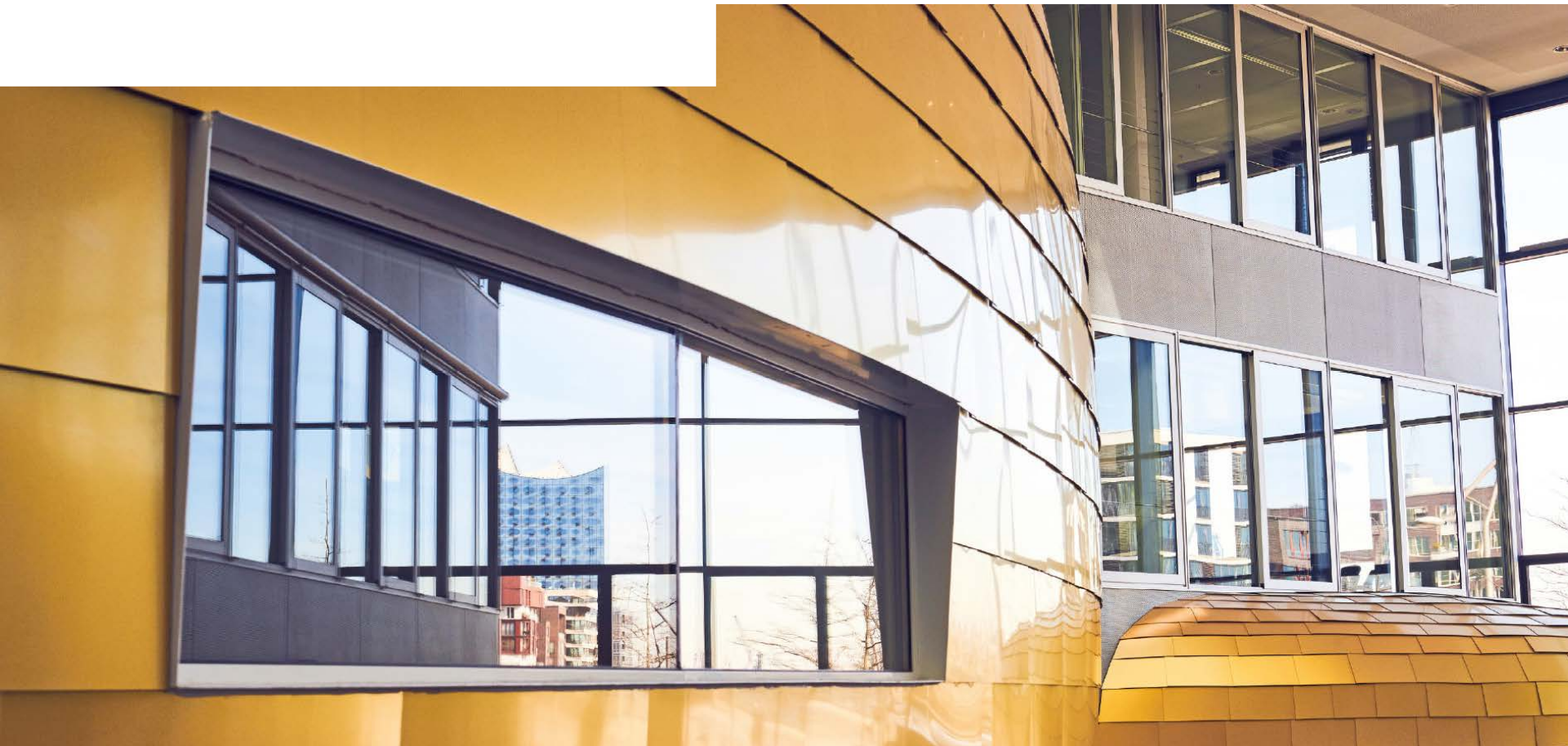


STUDENT INFO SESSION VISA AND HEALTH INSURANCE - FIRST INFORMATION



WHAT IS COVERED IN THIS SESSION?



Basic information on visa application and German health insurance

- Both are indispensable for starting at KLU (or any other German university)

Where to look for help and guidance

- Who can help outside of KLU
- Who can you ask at KLU

Open Q&A

- Please write your questions in the chat

DO I NEED A VISA?



In most cases, a visa will be required for your studies at KLU, as you will be staying long-term in Germany.

This does not apply for:

- Citizens of EU,
- Citizens of other European countries (Iceland, Norway, Liechtenstein, Switzerland),
- Citizens of Andorra, Australia, Brazil, Canada, El Salvador, Honduras, Israel, Japan, Monaco, New Zealand, San Marino, Republic of South Korea, and the United States of America may apply for a residence permit ("Aufenthaltstitel") after arriving in Germany.

Students from these countries can apply directly for a residence permit.

Do NOT enter with a tourist visa!

- A tourist visa is not for study purposes, and we cannot enroll you at KLU with one
- Switching from tourist to student visa is not possible in Germany
- You will need to re-apply and receive it in your home country

VISA APPLICATION

Most important: Starting early!

Book appointments as soon as you can

Number One reason why people started later or had to defer to the next year!

KLU does not have an influence on appointment schedule or processing time

Visa will have to be applied for and picked up in your home country



VISA DOCUMENTS

Refer to your local embassy or the [German Federal Foreign Office](#)

In general:

- Visa Application,
- Valid passport,
- 1 biometric passport-sized [photo](#),
- KLU admission letter,
- Proof of [sufficient funding](#) (bank statement e.g.), usually on a blocked account
- Proof of [health insurance](#) valid in Germany

Sometimes additional: Statement of Purpose and Interview



BLOCKED ACCOUNT



Serves as a guarantee that you can uphold an appropriate standard of living abroad and is defined by German authorities.



Minimum amount that needs to be on the account: **11,208 €** (from Jan 1, 2023 on)



Different providers offer blocked accounts, it's important to choose one that is accepted by the local visa authorities

· [Fintiba](#), [Coracle](#) or [expatrio](#) are among the ones most used by KLU students in the past



WHERE DO I GET MORE INFORMATION?



You need to apply for a visa by yourself!

Information from outside KLU:

- The website of your **local German embassy** should provide accurate and latest information
- **DAAD** (German Academic Exchange Agency) can also provide information
- **Local expat websites** or groups on social media
- KLU provides acceptance letter and invite after admission

At KLU: Student Services (studentservices@klu.org)

- General information on website and Moodle
- Experience from previous cases
- No connection to local authorities
 - Cannot speed up or influence the process

ANY QUESTIONS SO FAR?
PLEASE WRITE THEM IN THE CHAT



HEALTH INSURANCE IN GERMANY

Student health insurance is a legal requirement for studying in Germany

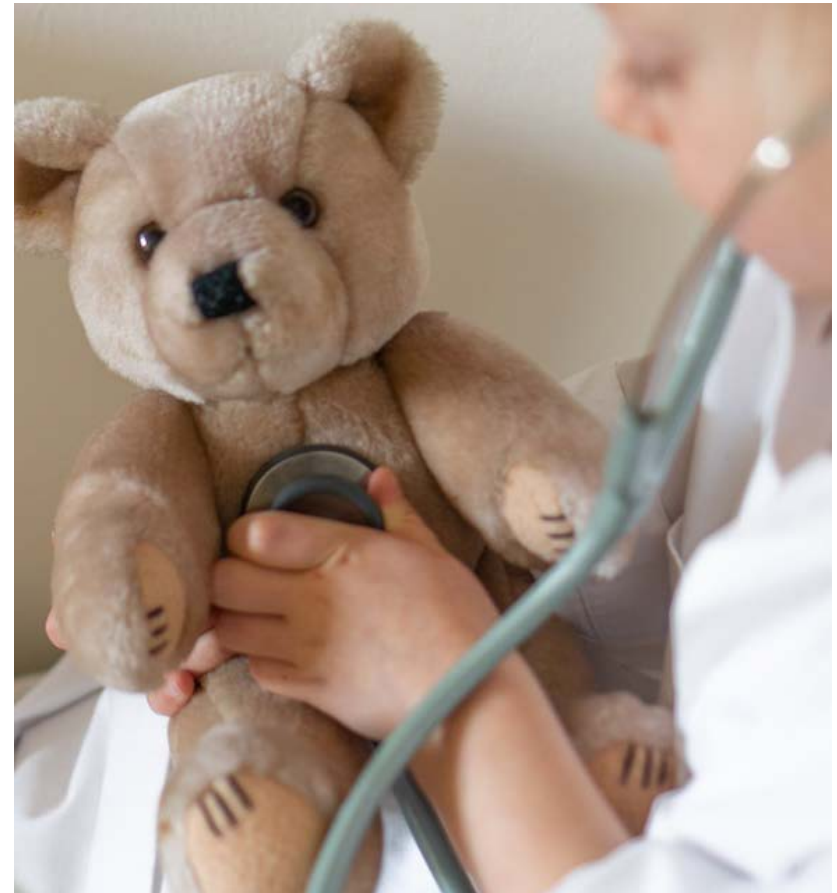
Adequate coverage is essential

- Most insurances from abroad/outside EU are not sufficient

Travel insurance is for the period of travel before enrollment

- **NOT sufficient for study purposes**
- Enrollment at KLU is not possible

Cost of public health insurance is about 100-120 EUR a month



EU STUDENTS

Students from the European Union (including Norway) should apply for a European Health Insurance Card (EHIC)

Must be valid for the full period of study



NON-EU STUDENTS



Some countries (e.g. Turkey) have an agreement with Germany regarding social security

- Confirmation from a local provider in Germany is needed for exemption

All others need to take out German student health insurance

- To be eligible for public insurance, you need to be under 30, and have studied <14 semesters
- Otherwise, private insurance is needed

Public Insurance:

- Numerous providers such as: [AOK](#), [Barmer](#), [DAK](#), [HEK](#), [TK](#)
 - Recommended to look at different offers, (usually not much difference)
- TK offers regular support hours at KLU

Private insurance that provides sufficient coverage:

- Dr. Walter (tariff: [Inter](#)), [Vela](#) (tariff: optimal), [Care Concept](#) (tariff: Care Student (30-34 years)), [Mawista](#) (tariff: Student Pro)

**ANY FURTHER QUESTIONS?
PLEASE WRITE THEM IN THE CHAT**

