INTERNATIONAL UNIVERSITY OF APPLIED SCIENCES

MANDATORY HEALTH INSURANCE

Please read carefully — this is essential for your enrolment at IU.

Every international student in Germany must hold valid health insurance for the full duration of their study programme, from start to finish. **Travel health insurance is not accepted.**

WHICH INSURANCE DO YOU NEED?

BACHELOR & MASTER STUDENTS
You choose

PATHWAY STUDENTS
No choice

PUBLIC INSURANCE

Example providers:

- Techniker Krankenkasse (TK)
- DAK-Gesundheit
- BARMER

PRIVATE INSURANCE

Example providers:

- FINTIBA
- MAWISTA

PRIVATE INSURANCE ONLY

Example providers:

- FINTIBA
- MAWISTA

HOW TO APPLY?

BEFORE ARRIVAL

As soon as you have your visa, apply online from home with:

- Your passport
- Your IU Letter of Acceptance

AFTER ARRIVAL

Visit or email your provider to complete registration, with:

- Your German bank account
- Your German address

THE M10

BACHELOR & MASTER STUDENTS ONLY
Pathway students do not have to complete this step

The M10 is the electronic confirmation your insurer sends directly to IU to prove you are covered.
IU cannot complete your enrolment until the M10 arrives.

IF YOU CHOSE PUBLIC

Your public insurer sends the M10 to IU automatically.

IF YOU CHOSE PRIVATE

Contact a German public insurer (visit or email) and request an exemption, with proof of your private cover.
The public insurer then sends the M10 to IU.

The M10 must be sent to: IU Internationale Hochschule • Academy No. H0002129, ERFURT • Company No. 32058944

NEED HELP?

Contact us even if you are privately insured angelina.nowikow@tk.de.