

Information about Health Insurance for Incoming Students

In accord with the social insurance laws in Turkey, all international students studying at the higher education institutions shall have an insurance valid until the end of their study period. Please keep in mind that having a valid health insurance is a very necessary factor to be considered. If you needed medical treatment without presenting a valid health insurance, you would face the problem of having to pay a lot of money for your possible treatment at hospitals. Health insurance is also obligatory to get your residence permit, which will allow you to stay legally in Turkey during your studies.

How to Get a Health Insurance?

There are a number of ways to be insured during your study period in Turkey. You can choose one of them listed below to get your health insurance.

1. Under Bilateral Social Security Agreements:

If you hold the citizenship of Germany, Austria, the Netherlands, Belgium, Luxembourg, France, Czech Republic, Romania, Albania, Bosnia and Herzegovina, the Turkish Republic of Northern Cyprus and have an insurance from the national medical insurance in your home country, you can benefit from the Turkish Social Security Insurance during your stay in Turkey. Before coming here, you have to visit the government body responsible for national medical service and insurances in your town and get the document of bilateral social security agreement (approved and signed).

You will go to the social security office in Istanbul with this document and your passport after coming to Turkey. This will enable you to be recorded at the social security system and to get your social security number.

2. Private Insurance in your country:

If you have a health insurance policy in your country, you can use it during your stay in Turkey. There are specific requirements for the health insurance policies of international students:

- ➔ Your insurance have to be valid in Turkey
- ➔ If it is written in foreign language other than English, it has to be translated
- ➔ It has to meet the conditions stated below:

	Contracted Institutions		Non-Contracted Institutions	
	Annual Limit (minimum)	Contributions	Annual Limit (minimum)	Contributions
Outpatient Diagnosis and Treatment	2.000 TL	40% (insurance) 60% (company)	2.000 TL	40% (insured) 60% (company)
Inpatient Diagnosis and Treatment	Unlimited	0% (insured) 100% (company)	20.000 TL	20% (insured) 80% (company)

3. General Health Insurance by the Turkish Government:

You can have general health insurance of the Turkish government, but you have to pay a monthly fee during your study in order to benefit from this option. You have to apply for this insurance within 3 months upon your official admission at the Turkish-German University. The monthly fee is subject to change, but it has been decided by the government that the fee for 2019 is 102,34 TL per month. You need a tax number (the International Office will help you to get this number), your passport, 2 ID photos and student certificate proving that you have been registered at the Turkish-German University to make the payment to the social security office in Istanbul.

4. Private Insurance in Turkey:

You can always purchase a private insurance policy after coming to Istanbul. There are a number of private insurance companies that issue policies for international students, but you have to be sure that the insurance covers the minimum requirements stated in Option 2 – Private Insurance in your country.

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