

Who is Provisit Student for?

- ✓ Students 38 years and older
- ✓ Enrolled graduate students
- ✓ Enrolled doctoral students
- ✓ Exchange students
- ✓ Accompanying spouses
- ✓ Accompanying children

Provisit Student is the right insurance if you are coming from abroad, are older than 38 years and want to enroll in a state-run or officially recognized university.

Accompanying spouses and children can also be insured. If that is what you desire, Provisit Student is also suitable for people under the age of 38. But if it is already certain before your studies that your spouse or child will be traveling with you, it may make more sense to take out statutory health insurance.

Provisit Student is a substitutive **private health insurance for foreign students** in Germany (section 146 Insurance Supervision Act (VAG), section 195 par. 3 German Insurance Contract Act (VVG)). Its scope corresponds to the protection of compulsory health insurance and also includes long-term care insurance.

provisit student

by DR-WALTER



We have developed Provisit Student especially for enrolled foreign students in Germany. Provisit Student is a cooperation between us and selected, renowned insurance companies. Barmenia Krankenversicherung AG is our partner when it comes to private health insurance.

Who are we? The **experts for international health insurance**. For over 60 years, DR-WALTER has been insuring all types of travel. We have received the **TÜV certificate "Certified Service Quality"** every year since 2011, which is proof of the excellent quality of our services. Over the years, more than 99% of our customers have given us **top marks** for our insurance policies and services.



Purchase now at

www.provisit.com ➔



provisit student

Private health insurance for foreign students aged 38 and over



- ✓ Alternative to compulsory health insurance
- ✓ More benefits than compulsory health insurance
- ✓ Can be applied for from abroad
- ✓ Meets all regulatory requirements

Advantages of Provisit Student

- 
Insurance period
 2 to 60 months, then automatic change to unlimited tariff
- 
Payment
 Comfortable monthly by direct debit
- 
Deductible
 No deductible
- 
Age limit
 No age limit
- 
Money-back guarantee
 Monthly cancellation upon return to the home country
- 
Insured region
 Germany and Europe
- 
Conclusion of contract
 Before or after entry
- 
Insurance confirmation
 Immediate confirmation for visa application and enrollment
- 
Proof of insurance
 Recognized by authorities

Benefits

	Health and long-term care insurance
Health insurance	✓
Outpatient and inpatient medical treatment	✓
Medicines and dressings material; Remedies and medical appliances	✓
Preventive medical checkups	✓
Services provided by midwives and maternity nurses	✓
Psychotherapeutic treatment	75 %
Glasses/Contact lenses	up to €100, every 2 years
Outpatient transport	✓
Home nursing	✓
Dental treatment and prophylaxis	100% (€500 per insurance year), beyond that 50%
Dentures and orthodontics	50 % (€500 per insurance year)
Dentures due to an accident	100 % (€2.500 within two insurance years)
Return transport of an ill insured person from abroad to his/her home country	✓
Repatriation of the mortal remains of the insured person or burial costs in case of death	€30.000
Follow-up curative treatment	✓
Daily hospital allowance	€30 from the 15th day
Recovery money	€1,500 after inpatient treatment (per insured event)
Long-term care insurance	✓
Outpatient and inpatient day and night care	✓
Full inpatient care	✓
Monthly premiums	
Health insurance for foreign graduates	
Persons up to 29 years	€79.00
Persons up to 45 years	€129.00
Persons up to 59 years	€166.00
Persons 60 years and older	€650.00
Health insurance for accompanying spouses and children	
Spouses up to 45 years	€150.00
Spouses up to 59 years	€166.00
Spouses 60 years and older	€650.00
Children up to 17 years	€99.00
Plus long-term care insurance (optional)	Premiums are calculated according to legal requirements and age