Who is Provisit Study Secure for?

- **Students in Germany**
- **Enrolled students, graduate students, and doctoral students**
- **Accompanying spouses**

With Provisit Study Secure, foreign students in Germany can take out comprehensive health insurance. Provisit Study Secure is particularly recommended for **students aged between 28 and 38.** You will be optimally covered with this protection from the start of your studies.

Free: If you arrive in Germany before your studies beginn, DR-WALTER will provide you with free health insurance for up to 92 days.

Provisit Study Secure is a private, substitutive full health insurance (146 VAG, 193 paragraph 3 VVG). This means that matches to the scope of benefits provided by German statutory health insurance. That is why it will be recognized by all authorities and universities in Germany and across Europe. In fact, Provisit Study Secure even exceeds these requirements and offers a few more benefits than statutory insurance. And costs less.

provisit study secure

by DR-WALTER

We developed Provisit Study Secure especially for enrolled foreign students in Germany. Provisit Study Secure is a cooperation between us and selected, renowned insurance companies. Ottonova Holding AG is our partner for private health insurance.

Who are we? The **experts for international health insurance**. For over 60 years, DR-WALTER has been providing insurance for all type 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.

TÜV NORD
TÜV NORD CERT GmbH
Geprüfte Service-Qualität

ottonova

Purchase now at

www.provisit.com

provisit study secure

Private Comprehensive Health Insurance for Foreign Students in Germany

From
€125.86
per month

- **Alternative to compulsory health insurance**
- **Ideal for foreign students aged between 28 and 38 years**
- **Up to 92 days of free coverage from arrivel to the start of your studies**
- **Meets all regulatory requirements**

Advantages of Provisit Study Secure

Insurance period
24 months min., 60 months maximum

Payment
Convenient monthly by direct debit

Deductible
No deductible

Age limit
Maximum age 38 years

Lower cost
Costs less than statutory student insurance

Insured region
Germany and Europe
Worldwide max. 6 months

Conclusion of contract
Before or after entry,
up to 3 months after enrollment

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 medical treatment (primary physician principle)	✓
Inpatient medical treatment (incl. double room and doctor of choice)	✓
Medicines and dressing material (primary physician principle)	✓
Preventive medical checkups	✓
Pregnancy	✓
Childbirth **	✓
Services provided by midwives and maternity nurses **	✓
Psychotherapeutic treatment (100% up to 25 hours, 50% after that) **	✓
Glasses/Contact lenses	**up to €100, every 2 years (+ change of visual acuity by at least 0.5 dpt.)**
Patient and rescue transportation	✓
Home care	✓
Dental treatment and prophylaxis*	✓
Dentures and orthodontics*	**70%, up to €500 (in the event of an accident: €2,500)**
Patient repatriation from abroad to Germany	✓
Repatriation costs in case of death abroad	**up to €10,000**
Follow-up curative treatment	✓
Outpatient rehabilitation	**within 36 months max. €1,500**
Recovery money	**up to €1,500 after inpatient treatment (per insured event)**
Inpatient hospice service	✓
Digital health applications	✓
Transitional care in hospital	**100%**
Waiting period: * 3 months / ** 8 months	
Long-term care insurance	✓
Outpatient and inpatient day and night care	✓
Full inpatient care	✓

Monthly premiums

Health insurance for foreign students	
Persons 18-29 years	**€93.94**
Persons 30-38 years	**€113.05**
Plus long-term care insurance	
Foreign students up to 38 years	**€31.92**