



Alexander von
HUMBOLDT
STIFTUNG

Subsidy towards the cost of medical and liability insurance

Research fellows of the Alexander von Humboldt Foundation and their accompanying family members must be insured with a health insurance company **that offers sufficient cover in Germany** from the first day onwards and **throughout the entire duration of their stay in Germany**.

The Alexander von Humboldt Foundation's [website](#) provides information on the terms and fees of various private health insurance companies. Essentially, two insurance options are offered:

1. **Travel health insurance** covering medically necessary treatment in the event of either acute sickness not caused by a pre-existing condition, or an accident. Please also note the further information on limited health insurance cover during your stay in Germany, provided in the *Guidelines and Information* applicable to your sponsorship programme.
2. **Substitutive Comprehensive health insurance**, whose scope of benefits is in principle comparable to cover provided by statutory health insurance companies. Costs are also covered for the treatment of pre-existing conditions (in some cases without a health check), and so are costs for medical services in the event of pregnancy and childbirth as well as a range of other services.

It is up to the fellows to decide on the level of cover required by the respective personal situation, which may include pre-existing conditions or chronic illnesses, both for the fellows and for any accompanying family members. Comprehensive health insurance provides full cover. Private health insurance must be arranged with the relevant insurance company by the research fellows themselves, both for the research fellows and for any accompanying family members.

Throughout the sponsorship period, the Alexander von Humboldt Foundation can provide a subsidy for private (travel) health and liability insurance both for research fellows and their partners and children under 18, provided that family members accompany the research fellows to Germany for an uninterrupted period of 3 months. The **amount provided under the subsidy** depends on the health insurance you conclude:

1. If **travel health insurance** is taken out, the subsidy is EUR 70 per month. Research fellows receive the subsidy along with the monthly fellowship payment without a separate application.

2. If a substitutive **comprehensive health insurance** is taken out, the amount of the subsidy is 50% of the insurance premium, up to the maximum monthly premium shown on the list [maximum premium rates](#).

New from 01.01.2024: all research fellows and partners as well as their children will receive a **flat rate subsidy of EUR 130** when taking out comprehensive health insurance with an insurance start date from 01.01.2024. Current comprehensive health insurance policies with an insurance start date before 01.01.2024 will continue to be supported with a subsidy of 50% of the insurance premium in accordance with the list of [maximum premium rates](#). The research fellows must apply for the allowance at the Foundation; please contact your responsible contact person in the Funding and Network Department directly. A copy of the insurance policy with details of the monthly premium must be submitted to the Foundation as proof that full health insurance has been taken out. For all current contracts the amount of the monthly allowance is also calculated on this basis. **Please note that contributions to long-term care insurance cannot be taken into account.**

For accompanying family members, the subsidy is always granted individually on application. If no visa is required for the family members concerned to enter to Germany, the marriage certificate and/or the birth certificate(s) of the child(ren) transmitted as digital copy(s) by electronic means (e.g. as a scan) must be submitted to the Alexander von Humboldt Foundation along with the application. The application form can be found on the Foundation's website:

<https://www.humboldt-foundation.de/en/apply/sponsorship-during-your-stay/sponsorship-during-your-research-stay-in-germany/family-benefits>

Partners' additional earnings are offset against the subsidy for health and liability insurance. When determining additional earnings, an amount equal to the applicable earnings level for employees not subject to social insurance is exempt (currently EUR 538 gross per month). Fellowships and partial fellowships from private German and foreign bodies also constitute imputable supplementary income.

Employees subject to social insurance contributions in Germany are not entitled to the allowance. Family members who are insured free of charge in the statutory health insurance are also not entitled to subsidies, this applies to the research fellows as well as their accompanying partners and children. If the partner is a member of the statutory health insurance due to his or her own income, the allowance will also be waived.

Note: new legal basis from 01.03.2024

Researchers from countries that are not members of the European Union or the European Economic Area (EEA) entering Germany with a visa or residence permit in accordance with § 18d Para. 1 of the Residence Act on or after 1 March 2024 also qualify for statutory health insurance in Germany without an employment contract. Research fellows who were previously members of the substitutive private comprehensive health insurance scheme are not allowed to transfer to statutory

health insurance. It is only possible to transfer to statutory health insurance from private travel health insurance under certain conditions, whereby a deadline for submitting the request of three months from the start of the research stay applies. Compulsory insurance and contribution payments begin at the start of the research stay in Germany, regardless of the time of application. Here too, the Alexander von Humboldt Foundation provides a subsidy to the value of EUR130 for the research fellow after checking their eligibility; accompanying family members who are insured free of charge are not entitled to a subsidy.

The subsidy for the accompanying family will cease to apply upon the family's departure. The Alexander von Humboldt Foundation should be informed of this four weeks in advance if possible. If the circumstances on the basis of which the allowance was granted change, the Alexander von Humboldt Foundation must also be informed immediately.

The regulations above also apply to the sponsorship of renewed research stays in Germany.

Important note in the event of an intended change of an already existing insurance contract:

In principle, the Alexander von Humboldt Foundation advises against changing an already existing insurance in order to exclude the possibility that an insurance company may refuse admission resulting in a period without cover. If, however, it should be necessary to change from private travel health insurance to private comprehensive health insurance during the stay in Germany, e.g. due to pre-existing conditions, such a change is only possible if the existing insurance may be terminated and if the comprehensive health insurance provider will accept research fellows or their accompanying family members without any insurance-free periods of time arising. If relevant to you, please contact the insurance companies yourself to clarify the issue.

As of April 2024