



## Subsidy towards the cost of medical and liability insurance

Recipients of research fellowships from the Alexander von Humboldt foundation and their accompanying family members must be insured with a health insurance company from the first day onwards and **throughout their entire time in Germany**. Moreover, the insurance company must provide sufficient cover within Germany.

We suggest that you consult the [website](#) of the Alexander von Humboldt Foundation [sponsorship during your stay](#) for details about the terms and fees of various private health insurers. Essentially you have two options when you take out insurance:

1. **Travel health insurance** covering medically necessary treatment in the event of either an accident or acute sickness not caused by a pre-existing condition. 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. **Comprehensive health insurance**, which is generally similar to cover provided by statutory health insurance companies. In such a case, costs will also be borne for the treatment of pre-existing conditions (in some cases even without a health check), and so will costs for medical services in the event of pregnancy and childbirth as well as a range of other services.

It is up to you to decide on the level of cover required by your personal situation, which may include pre-existing conditions or chronic illnesses, both for yourself and for any accompanying family members. Comprehensive health insurance provides full cover. If you want to opt for private health insurance, you must arrange this with the relevant insurance company yourself, both for you and for any accompanying family members.

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

1. For **travel health insurance** the subsidy is EUR 70 per month. The subsidy will be paid to you along with your monthly scholarship, and you do not need to submit a separate application.

2. The monthly subsidy for **comprehensive health insurance** is 50% of the insurance premium, up to the maximum monthly premium shown on the [list](#) maximum premium rates .

To receive your subsidy, you must apply to the Foundation. You need to get in touch with your contact person in the Network Sponsorship Department. To calculate the subsidy, we will need a copy of the insurance policy showing the amount of the monthly premium.

The subsidy for accompanying family members is always decided from case to case, upon application.

If no visa is required for your spouse and/or children coming to Germany, you will need to provide a certified copy of your marriage certificate and/or the birth certificate(s) of your child(ren) along with your application. Application forms can be found on our website: [family benefits](#)

Should your spouse have an income (either from employment or self-employed work in Germany or from a German or international scholarship) and if that income exceeds the so-called “earnings limit for marginally employed workers” (currently EUR 450 gross per month), it will be deducted from the subsidy we provide for health and liability insurance. The subsidy cannot be paid to anyone who is liable for social security contributions in Germany. 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 marital partners and children. If the marital partner is a member of the statutory health insurance due to their own income, the allowance will also be waived.

The subsidy for your spouse and/or children will cease as soon as they travel back. We should be grateful if you could notify us of your return to your own country four weeks before travelling. Make sure you tell us immediately if there is any change to your circumstances forming the basis for the subsidy you receive from us.

The regulations above also apply to any sponsorships provided for a further research stay in Germany.

### **Important note in the event that you wish to change from one insurance to another:**

We would generally advise against changing an existing insurance, as an insurance company may refuse to insure you, in which case you would be left without cover for a certain period of time. If, however, it is necessary for you to change from private travel health insurance to comprehensive private health insurance during your time in Germany, e.g. due to pre-existing conditions, such a change is only possible if the existing insurance can be terminated and if the comprehensive health insurance provider can cover you or your family member(s) without leading to any period of time in which you would be uninsured. If this is relevant to you, you will need to contact the insurance companies and clarify the matter yourself.

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