

## HEALTH INSURANCE / KRANKENVERSICHERUNG

Everyone living in Germany is required to have health insurance. This insurance must cover medical treatment for acute illnesses and accidents in Germany.

Your insurance scenarios will depend on the details of your personal situation in Germany (i.e., work contract, studies, scholarship, age, stay with or without family, etc.).

Please [contact us](#), and we will be happy to advise you!

## Statutory health insurance providers / Gesetzliche Krankenversicherung

### Techniker Krankenkasse (TK)

- Großbeerenstrasse 109, 14482 Potsdam  
Phone: +49 331 747 88 55  
E-mail: [service@tk-online.de](mailto:service@tk-online.de)  
[Sign up online](#)
- **TK in Berlin**  
<https://www.tk.de/tk/tk/tk-vorort/614032>
- **TK at the University of Potsdam**  
Am Neuen Palais 10, bldg. 22, Room 0.21  
Phone: +49 331 977 4125  
E-mail: [bernd.hofer@tk.de](mailto:bernd.hofer@tk.de)  
Office hours: Tue 11:00-15:00  
Thu 10:00-12:00h

### Barmer

- Friedrich-Ebert-Strasse 8, 14467 Potsdam  
Phone (EN): 0800 3330060 | Phone (DE): 0800 3331010  
WhatsApp/Telegram: +49 160 907 452 01  
Online office for applications: [nico.huber@barmer.de](mailto:nico.huber@barmer.de)
- Office hours: Mo-Do 09:00-18:30 &  
Fr 09:00-16:00 h

### AOK Nordost

- Brandenburger Str. 72, 14467 Potsdam  
Phone: +49 331 277 20  
[Sign up online](#)
- **AOK at the University of Potsdam**  
Andrea Schmidt  
+49 152 01566895  
E-Mail: [Andrea.Schmidt@nordost.aok.de](mailto:Andrea.Schmidt@nordost.aok.de)

### Kaufmännische Krankenkasse

- Breite Strasse 2d, 14467 Potsdam  
Phone +49 331 62 64 980  
E-mail: [serviceteam.potsdam@kkh.de](mailto:serviceteam.potsdam@kkh.de)

## Private health insurance providers / Private Krankenversicherungen

### Care Concept AG

- Am Herz-Jesu-Kloster 20, 53229 Bonn  
Phone: +49 228 97 73 50 | E-mail: [vertrag@care-concept.de](mailto:vertrag@care-concept.de)

### CareMed International Travel Insurance

- Oscar-Romero-Allee 15, 53113 Bonn  
Phone: +49 228 55 54 900 | E-mail: [germany@caremed-travel.com](mailto:germany@caremed-travel.com)

### DAAD-Group Insurance Scheme

- Kennedy-Allee 50, 53175 Bonn  
Phone: +49 228 882 -400, -505, -630 | E-mail: [versicherungsstelle@daad.de](mailto:versicherungsstelle@daad.de)

### Debeka (website in German only)

- Großbeerenstrasse 139, 14482 Potsdam  
Phone: +49 331 748 28 96 | E-mail: [potsdam@debeka.de](mailto:potsdam@debeka.de)

### Educare24

- Eisenerzstrasse 34, 53819 Neunkirchen-Seelscheid  
Phone: +49 22 47 91 94 986 | E-mail: [info@educare24.com](mailto:info@educare24.com)

### Hanse Merkur Versicherung (website in German only)

- Siegfried-Wedells-Platz 1, 20354 Hamburg  
Phone: +49 40 4119 1919 | E-mail: [reiseservice@hansemerkur.de](mailto:reiseservice@hansemerkur.de)

### International Health Care Company

- Schulstrasse 23, 27419 Klein Meckelsen  
Phone : +49 41 52 83 94 04 | E-mail: [ishcp@ihcc.de](mailto:ishcp@ihcc.de)

### Mawista

- Kirchstrasse 9, 42103 Wuppertal  
Phone: +49 202 47 86 69 20 | E-mail: [info.nord@mawista.com](mailto:info.nord@mawista.com)

### Otonova

- Ottostraße 4, 80333 München  
Phone: +49 8926 2098 000 | E-mail: [helpdesk@otonova.de](mailto:helpdesk@otonova.de)

### Union Versicherungsdienst GmbH

- Klingenbergstrasse 4, 32758 Detmold  
Phone: +49 5231 60 36 390 | E-Mail: [dsw-kv@union-verdi.de](mailto:dsw-kv@union-verdi.de)

## Private health insurance options for researchers with pre-existing health conditions

- [Dr. Walter Provisit – application via degis](#)  
No maximum age; academics with “light” pre-existing conditions
- [Continentale – application via DAAD](#)  
Maximum age of 55 yrs; academics with “light” pre-existing conditions
- [Hallesche BD2 – application via degis](#)  
Maximum age of 64 yrs; when the application is done latest 6 weeks prior to arrival, all pre-existing conditions are covered