

**This version translated for you, should give you a better understanding.
Please ABSOLUTELY learn the current prices from the German version.**

Health Insurance for students § 16/2 ASVG

ASVG General Austrian National Insurance Act

What to do, if the parent's co-insurance has expired....

To make sure that you are protected, when you need to be - the self-insurance for students.

Our range of service is your benefit:

- *medical treatment
- *dental treatment / dentures
- *preventive examination
- *mother-child-examinations
- *preventive services like e.g. influenza/tick Immunisation

We cover the costs for:

- *Visits to the doctor (general practitioner, specialists, dentists)
You simply have to show your e-card at the doctor's
- *Hospital admission
- *Medication
- *Medical aids (bandages, hearing aids, wheelchairs,...) and many more aids

Please note: You have no right for cash benefits like sickness or maternity pay.

These qualifications have to be fulfilled to benefit from the preferential self-insurance:

1. You are student at an Austrian

- * University
- * University of Fine Arts (Akademie der bildenden Künste)
- * Theological Academy (Theologische Lehranstalt)
- * Pedagogical Academy (Pädagogische Akademie)
- * Professional Pedagogical Academy (Berufspädagogische Akademie)
- * Academy for Social Work (Akademie für Sozialarbeit)
- * Academy for Agriculture and Forestry (Land- und forstwirtschaftliche Lehranstalt)
- * University of Applied Sciences (Fachhochschule)
- * Academy of Music (Konservatorium)

2. Due to your lack of an equivalent certificate for university entrance you are attending university lectures, higher education courses, which function as preparation for your university education.

3. You have been approved to the examination to gain the right to be a student at a university and in preparation for that, you are attending courses and lectures at universities, institutions of higher education or adult education.

4. You are student at the Diplomatic Academy.

An appropriate preparation time belongs to the study to gain the academic degree.

5. You are not insured by a statutory health insurance in Austria or any other EU-State and your usual residence is Austria. (the main residence is irrelevant)¹

6. You are a relative of an Austrian or EU citizen and are not entitled to benefit from any statutory health insurance in Austria or any other EU-State and your usual residence is Austria. (the main residence is irrelevant) ¹

How to apply for self-insurance?

One has to apply for self-insurance at the statutory health insurance in written form! Generally the health insurance of the region, where you usually stay during your study, is responsible for that. The main residence is irrelevant (e.g. your main residence is in Upper Austria and you study and have a secondary residence in Vienna. Therefore the health insurance of Vienna (Wiener Gebietskrankenkasse) is responsible for that.

You can either collect the application form at one of OÖGKK's customer service points or download it on the internet.

The fully completed application form has to be handed in with the following documents:

- * Confirmation of Enrolment of the current semester
- * A copy of the information sheet of your study, from which you can learn all fields of studies and their length,
- * A current certificate of registration
- * Proof of possible health insured periods (obligatory insurance, self-insurance, co-insurance) with other insurance companies within the last 12 months before the application
- * Note of Authorisation (special students, who are attending a preparation course for the examination to gain university entrance) ,
- * If you attend German classes, because you have to take an additional examination to proof your German skills, we need a certificate of participation from the language department of the University of Linz (JKU).

When does your self-insurance start being valid at the statutory health insurance?

- * If you hand in your application form for self-insurance at the statutory health insurance within the 6-week legal deadline after the end of a legal health insurance or if you have the right to be insured as a relative in Austria or any other EU-State, your self-insurance will begin on the last day of this insurance!
- * If you hand in your application form for self-insurance in the statutory health insurance after the 6-week deadline after the end of a legal health insurance or if you have the right to be insured as a relative in Austria or any other EU-State, your self-insurance will begin on the day you made the application!

Please note: If you have been insured in any other EU-State lately, we additionally require Form E 104 (Proof of insurance of another EU-State)

When are you entitled to benefit from our service offers?

You are entitled to benefit from our service offers from the beginning of the insurance, provided you fulfil the requirements, and therefore you just pay the subsidised contribution.
If you do not fulfil the requirements and therefore are not qualified for the subsidised contribution, you need a previous insurance.

If neither the requirements are fulfilled, nor a previous insurance is effected, you are not entitled to benefit from our service offers until 6 months after the start of the insurance.

These points are considered as previous insurances:

- * You were insured at a statutory health insurance (entitlement to benefits) in Austria or any other EU-State for at least 6 continuous weeks straight before the self insurance came into effect
or
- * You were insured at a statutory health insurance (entitlement to benefits) in Austria or any other EU-state for at least 26 weeks within the last 12 months before the self-insurance came into effect.

Please Note: The period of time one was pre-insured in any other EU-state has to be proven with the form E 104.

Semester Abroad: As long as you remain enrolled at an Austrian university/university of applied sciences, the self-insurance for students can still be effected.

¹According to an EU (EEA)-regulation, it is possible to effect a voluntary health insurance under certain circumstances, even if you live in a member state.

What is my insurance contribution?

Your contribution amounts to € 52,68 per month.*

You cannot take advantage of this benefit if you

- * have an income, that is higher than the maximum amount (currently € 8.000,00) you are allowed to earn per calendar year, written down in § 49 Abs. 3 of student's promotion act (Studienförderungsgesetzes1992 (StudFG)
 - *had changed your area of studies before the start of your current studies according to StudFG 1992 (it is only allowed to change twice, in each case after the second semester at the latest). Excluded is every doctoral programme after a Master's degree (also the Austrian equivalent Magister – or Diplomstudium), because this is not seen as a change, provided you did not change your area of studies.
- * you have exceeded the duration of your studies, according to StudFG 1992, for more than 4 semester, without having any particular reason (which would be e.g. military service, civilian service, birth of a child)
- * you had already graduated from a university education according to StudFG 1992 before your recent Studies, however the subsidised insurance for students is still possible,
 - * if you are student (or take courses) at the Diplomatic Academy or
 - * if you insured yourself and you have neither worked dependently nor independently. An income up to € 395,31 per month is not taken into account.

Unfortunately, if one of this statements given above are relevant for you, you will not be able to take advantage of the subsidises insurance for students and you will have to pay € 377,85 per month* In this case it is possible to apply for a decrease of your contribution. The level of decrease depends on your economical situation.

Please enclose the following pieces of evidence with your completed application form, in order to enable us to check your economical situation:

- * Your last three pay slips
- * Your last notice of income tax assessment.
- * Your statement of pension payment (e.g. parents)

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When do you have to pay your contribution?

Your contribution is due for payment on the 1st of each month and has to be deposited.

Make use of the advantages of a debit order:

- * Your contribution is automatically transferred on the agreed date.
- * Changes of your contribution will be considered automatically.
- * A possible credit (e.g. refund) is considered immediately or after your self-insurance has expired and will be retransferred to your account.
- * Your contribution account is always balanced.

Under which circumstances does your self-insurance expire?

- a) Your self-insurance expires on the prior day, if you
- * accept a job, which is subject to social insurance contributions or
 - * work independently and are subject to social insurance contributions or
 - * receive payment from the Austrian Job Centre (AMS) or
 - * receive child benefit.
- b) Your self-insurance expires on the end of the month, in which you inform us in written form / via e-mail about your withdrawal, if you
- * are health insured, due to the fact that you have become a relative (e.g. marriage or registered partnership) due to ASVG or any other federal law or
 - * are insured with a health care organisation of your employer regulated by public law
- c) Your self-insurance expires at the earliest after six consecutive months after the self insurance is effected,
- * if you inform us in written form/via e-mail about your withdrawal (insurance expires on the last day of the month, during which you informed us), or
 - * if the payment of two monthly contributions is overdue (insurance expires on the end of the second calendar month, for which you did not pay contribution)

Please Note: If one of these cases happen, you will not be able to apply for self-insurance for 6 more months.

- d) Your self-insurance expires at the end of the third following calendar month after the end of the academic (school) year,
- * which you enrolled for or after the last examination date.

These regulations only become effective, if your self-insurance has not expired earlier for any reason. Please send us unasked the current confirmation of enrolment every semester.

* all prices are valid for 2014 and are updated every year!!!

What else is important?

Please notify the following changes within 1 week:

- * You start working and therefore you are health insured
- * You are co-insured as a relative
- * Your earning capacity changes
- * Your main residence changes

Are your relatives co-insured free of charge?

Generally said, all relatives are co-insured free of charge. You have to apply for a co-insurance.

Relatives are:

- * Your marital partner¹,
- * Your registered partner¹ (valid since 1.1.2010),
- * Your domestic partner¹ and
- * Your kids (marital, born out wedlock, legitimised step² and foster children² (also the Austrian "Wahlkind")) are basically insured till their 18th birthday.

If certain requirements are fulfilled (e.g. school attendance or successful studies, to name but a few), you can apply for your kid's free co-insurance till his/her 27th birthday at the maximum.

¹marital, registered as well as domestic partners are just co-insured free of charge under special circumstances.

²Apart of a joint household you need to fulfil additional requirements in the case of step and foster children.

Information and application form:

You can collect the application form at one of OÖGKK's customer service points or download it on the internet:

www.ooegkk.at in the menu item "selbst krankenversichern"

OÖ Gebietskrankenkasse
Team „Selbstversicherungsservice“
Gruberstraße 77, Zimmer 101
4021 Linz
E-Mail: selbstversicherungsservice@ooegkk.at

You can reach us by telephone:

05 7807 – 10 42 27	05 7807 – 10 42 59
05 7807 – 10 42 55	05 7807 – 10 42 60
05 7807 – 10 42 56	05 7807 – 10 42 61
05 7807 – 10 42 57	05 7807 – 10 42 62
05 7807 – 10 42 58	

Please call us, if there are any uncertainties or if you require further information. You can reach us by telephone: 05 78 07 – 10 37 80, 10 37 81, 10 37 82 DW.

With kind regards
OÖ GEBIETSKRANKENKASSE