



## The VELA health insurance

Comprehensive health insurance cover is essential for a carefree stay while you pursue your studies in Germany. With VELA, you can quickly and easily purchase the appropriate insurance cover online.

### What are the requirements for taking out health insurance cover?

You can take out insurance until you reach the age of 45. The maximum insurance period is five years (60 months).

## You can choose between the following two tariffs:

### VELA Optimal Deutsches Studentenwerk

Medical aids needed due to an accident: 100 %	✓
Costs for return to own country for medical reasons: 100 %	✓
Psychotherapeutic treatment	✓
Dentures: a maximum of € 2,600 within 12 months	✓
<b>from € 78 per month</b>	

The VELA Optimal tariff provides the most comprehensive benefits. Therefore we recommend to conclude this tariff.

### VELA Basis

Medical aids needed due to an accident up to € 250	✓
Costs for return to own country for medical reasons up to € 3,000	✓
Psychotherapeutic treatment	✓
Dentures: 50 % of costs up to a maximum of € 300 within 12 months	✓
<b>from € 34,50 per month</b>	

In addition to these two tariffs, we offer further insurance products such as liability and accident insurance on our website.

## What is covered?

### Both tariffs in comparison

		VELA Optimal	VELA Basis
Out-patient treatments	100 %	✓	✓
Psychotherapeutic treatments	100 %	✓	✓
Medical aids needed due to an accident		100 %	€ 250
Visual aids every three years		€ 100	-
In-patient treatment	100 %	✓	✓
Follow-up treatments after in-patient stay		✓	-
Out-patient preventive medical check-ups		✓	-
Vaccinations for children		✓	-
Pain-relieving dental treatments per insured year		100 %	€ 750
Repairs of already existing dental prosthesis per insured year 50 %		€ 2,600	€ 300
Dentures per insured year		€ 2,600	€ 300
Medically necessary pregnancy treatments	100 %	✓	✓
Prenatal care and deliveries	100 %	✓	✓
Costs of return to own country for medical reasons		100 %	€ 3,000
Costs for burial/repatriation		€ 10,000	€ 3,000

## How to contact us?

The German health insurance system can be quite confusing. Check out our website

[www.vela.insure](http://www.vela.insure)

where you will learn more about insurance cover and studying in Germany.



We are at your disposal via the following contact data:

### UNION Versicherungsdienst GmbH

Ecclesiastraße 1–4  
D – 32758 Detmold  
info@vela.insure



### Serviceline

Germany: 0800 6036039  
International: +49 5231 603-6390

Visit us on Facebook, Twitter and LinkedIn, where you will find more about your VELA insurance coverage for your studies in Germany.

You can also obtain further information from your local student services office at [www.studentenwerke.de](http://www.studentenwerke.de).

EASY. AFFORDABLE. EFFECTIVE.



## Travel health insurance for foreign

- ✓ Students
- ✓ Ph. D. students
- ✓ Participants of preparatory language courses
- ✓ Job applicants after university graduation
- ✓ Accompanying family members

