

Private Health Insurance

Study Secure Premium by ottonova

Studying in Germany can be challenging, with seminars, lectures, exams, and even a student job to think about. ottonova provides excellent stress-free digital services and top-quality medical care, so students can focus on what really matters – their studies.



Attractive and more
affordable alternative to
Public Health Insurance



Accepted for your university
enrollment and city
registration in Germany



100% digital and
English-speaking

Public vs Private Health Insurance: What's the difference?

	Public Health Insurance	Study Secure Premium Private Health Insurance
	Costs	
Monthly rate* (Age 16-22)	€139.11	€119.91 (save €230.40 annually)
Monthly rate* (Age 23-29)	€144.24	€119.91 (save €291.96 annually)
Monthly rate* (Age 30-37)	€257.78	€139.02 (save €1,425.12 annually)
	Benefits	
Access to all doctors (public + private)	✗	✓
Coverage of visual aids and support	✗	Up to €100 every 24 months
Choice of preferred in-patient doctor (including chief physician)	✗	✓
In-patient accommodation	Sharing room with multiple others	Double room, only share with 1 other
Worldwide coverage	Coverage only in EEA states. for worldwide coverage supplementary insurance must be purchased	Up to 6 months at no extra charge
Dental treatment	Covered 100% up to a max. €500. 50% cover for costs over this	100% coverage
Dental implants	50% coverage (max €500)	70% coverage (max €500)
Preventative check-ups	With age limitations	Without age limitations
Coverage	Subject to change and may be reduced	Contractually guaranteed

Note: When turning 30 years, students who have chosen Public Insurance become voluntarily insured and can therefore change to Private Health Insurance, or pay a much higher fee in the public system (average of 100% increase).

*ottonova tariff Study Secure Premium incl. long-term care insurance compared with tariff of student Health Insurance of Public Health Insurer with an additional contribution of 2.45 % (average 2.5 %) incl. long-term care insurance, no children. Please consider that the monthly rate incl. long-term care insurance changes depending on the age.

[!] The table shown does not represent a conclusive comparison between the scope of the Public Health Insurance coverage and the scope of coverage of the ottonova tariffs. The coverage details described are an excerpt from the tariff benefits and highlight differences. The tariff and insurance conditions and the terms and conditions of the individual insurance contract shall prevail and apply. These contain all the details, such as specific benefit requirements and restrictions. The English translation is a non-binding version for your information only and has no legally binding character. The contract language will be German only.

Frequently Asked Questions

1. Will my university accept Study Secure by ottonova?

German universities are required to accept the ottonova Study Secure Health Insurance that we offer.

The insurance company ottonova Krankenversicherung AG fulfills the requirements of Section 257 Subsection 2a sentence 1 SGB V and Sec. 61 (5) SGB XI. The insurance tariff fulfills the requirements of the obligation to insure in accordance with Sec. 193 (3) VVG and the obligation to provide compulsory long-term care insurance in accordance with Sec. 23 (1) SGB XI.

If your university is not aware of this, please let us know. Our Expatrio Health Insurance experts are happy to help. You can contact us via email at service@expatrio.com.

2. What kind of Health Insurance is ottonova?

ottonova is a substitutive Private Health Insurance.

In the context of German Health Insurance, "substitutive Private Health Insurance" means that an insurance policy offers similar, or often better, coverage protection as/than Public Health Insurance, and can therefore replace Public Health Insurance. This means that you can have ottonova instead of Public Insurance.

Note: *Students with prior health conditions may be excluded or have to pay higher premiums.*

3. Can I switch from Private Health Insurance back to Public Health Insurance?

Whether you choose Public or Private Health Insurance as a student, your decision is valid for the entire duration of your studies.

This means you cannot switch from Private to Public Health Insurance, or vice versa, while you are still studying (with the exception of when you turn 30 years old). However, after your studies, you have the option to change.

If you have Private Insurance during your studies, you can of course stay with the private system and switch to a comprehensive tariff later, provided you are still eligible (e.g., as an employee with a certain income, self-employed, or a civil servant).

4. Where can I learn more about Study Secure by ottonova?

Our team is happy to help! You can find out more by visiting [our website](#), our [Help Center](#) or by contacting dominic@expatrio.com

5. How do reimbursements work for medical care?

After a treatment, you will receive an invoice. You can easily upload the invoice to your ottonova app. The ottonova team will review and approve your reimbursement – the majority of ottonova claims are reimbursed before the invoice's due date. You should submit your invoice as soon as you receive it as you will have a 30 days deadline to pay the invoice