# Why is Health Insurance Compulsory?

# What Should Students Pay Attention To?



# Before Starting The Mobility

# Compulsory Health Insurance

After receiving the acceptance from the partner university, student must submit a copy of the health insurance policy to the Exchange Programs (Erasmus +) Office in accordance with the relevant article of the grant agreement to be signed with Üsküdar University, covering the minimum mobility dates specified in the acceptance letter.

Minimum coverage for health insurance to be purchased should be as follows:

#### For students who will participate in the study program

- 1- In Schengen countries and if the program will be in the UK, it should be valid in the UK
- 2- It covers a minimum of 30.000 Euro treatment expenses
- 3- If necessary covering the funeral expenses must be included

# In addition to these three articles above for students who will participate in the internship program:

- 4- Accident Insurance (the insurance should cover the damage that could occur to the student during the internship)
- 5- Financial Liability (during the mobility, the insurance should cover the damage that the student may cause at the company where he/she works)

# Attending to the Mobility in Germany, France, Belgium, Netherlands and Austria

# SGK Contracted Countries (May vary)

If you have a health guarantee attached to SGK, within the framework of social security agreement with the Republic of Turkey, for the mentioned countries 'SGK negotiated document' can be issued so that student can be exempt from the private health insurance.

<u>IMPORTANT!</u> However, some partner universities and consulates may require the purchase of private health insurance in addition to the country's agreed document.

In order to obtain this document, you can call the 'Foreign Transactions' unit of the Social Security Institution, specify the country you will go to and get information about the necessary procedures for application. Although you have obtained this document from SGK, you do not have to submit private health insurance to Üsküdar University while signing the Grant Agreement.



# Essential Notes

If you plan to go to the country where you will participate in the Study or Internship Mobility a few days before the date written in the acceptance letter, the health insurance must cover the dates you have planned. Otherwise, the consulate will not consider your additional request and will take action according to the dates written in the letter of acceptance.

If you are going to submit a document with SGK agreement, you may be asked to get private health insurance covering the dates you plan to go.

This status can also be associated with the date you want to return. If you are going to be in the country other than the dates stated in the acceptance letter, a health insurance covering those dates may be requested.



