

Self-insurance for students §16/2 ASVG

(ASVG - General Austrian National
Insurance Act)



Qualifications:

You are a Student at an austrian:

1.

- University
- University of fine Arts(Akademie der bildenden Künste)
- Theological Institute
- Pedagogical Academy (PÄDAK)
- University for Art & Industrial Design
- a Teacher Training Academy
- a University of Education
- a College of Social Work
- an Academy for Agriculture & Forestry
- a University of applied sciences
- an Academy of Music

2. Students who do not have an equivalent certificate of eligibility for university entrance and who are taking courses preparing them for university education

3. Persons who, according to the study entitlement Act (Studienberechtigungsgesetz), are entitled to take the university entrance examination and are studying at educational institutions preparing them for this examination

4. Students at the diplomatic Academy in Vienna

Requirements:

- You are not insured by an official health insurance authority in Austria or any other EU-Member
- Your usual residence is Austria (the main residence is irrelevant)

How to apply:

- You have 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. Either collect the application form at our service points or download it on the internet (www.sgkk.at)
- **Please enclose the following proofs of eligibility with the completed application form:**
 1. Confirmation of attendance for the current term
 2. A copy of the first and last pages of the record of study (Studienblatt)
 3. Confirmation of the equivalence of the school-leaving examination or of the entitlement to study examination.
 4. Evidence of any periods of health insurance (compulsory, voluntary, or co-insured) in the twelve month prior to making the application

Please note: If you have been insured in any other EU-state lately, we require Form E104 (Proof of insurance of another EU-state)



When does your self- insurance start being valid?

If you hand in your application form for self-insurance **within** the 6 –week legal deadline after the end of a legal health insurance, your self-insurance will begin on the last day of this insurance.

If you hand in your application form **after** the 6-week legal deadline **after** the end of a legal health insurance – your self-insurance will begin on the day following the day you made the application.

What is my insurance contribution:

- your contribution amounts to € 58,39 per month (2018)

You **can not** take advantage of this benefit if you:

- have an income, that is higher than the max. amount (currently €10.000.-) you are allowed to earn per calendar year, written down in § 49 Abs. 3 of student's promotion act Studienförderungsgesetz 1992 (StudFG)
- have exceeded the duration of your studies, according to StudFG 1992, without having a particular reason (which would be e.g. military service, civilian service, birth of a child)
- 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 Masters degree, because this is not seen as a

- change, provided you did not change your area of studies.
 - you had already graduated from a university education according to StudFG 1992 before your recent studies, however the subsidised insurance for students is possible
 - if you insured yourself and you have neither worked dependently nor independently. An income up to € 438,05 per month (2018) is not taken into account.

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!

When does your self - insurance expire?

Your self-insurance expires at the earliest after 6 consecutive months after the self-insurance is effected.

- Except:** - you accept a job which is subject to social insurance contributions
- you receive payment from the Austrian Job Center
- you receive child benefit

What else is important:

-Please notify the following changes within one week:

- you start working and therefore you are health insured
- you are co-insured as a relative

- your earning capacity changes
- your residence changes

-You have no right for cash benefits like sickness or maternity pay.

-All prices are valid for 2018 and are updated every year!

-for more information please learn from the German version on the internet or contact us!

selbstversicherung@sgkk.at