



Private health insurance
for students

ottonova

With ottonova you can fully concentrate on your studies.

Seminars, lectures, submissions, exams and maybe even a part-time job – everyday student life is demanding. ottonova offers you perfect digital services and first-class medical care, so that you can concentrate fully on the essentials during your studies. Switch to private health insurance from ottonova and benefit from an unbeatable price-performance ratio.



The advantages of private health insurance from ottonova:

- ✓ **Ideal protection**
with comprehensive benefits
- ✓ **Direct contact** with English-speaking ottonova staff via chat
- ✓ **Stable premiums**
thanks to future-proof calculation
- ✓ **Rapid reimbursement**
for invoices, often within a few hours

It pays to join early.

From a certain own income above €505 (in the case of marginal employment €520) per month or at the latest from the age of 25 the free family insurance for students ceases to apply and you must pay your own contributions to public health insurance yourself. Unfortunately, in the public health insurance you do not always get the best value for your money. If you decide for private health insurance at the beginning of your studies (if you are not insured with your family or within 3 months after the family insurance ceases to exist), you will enjoy better benefits throughout your studies. If you want to switch to one of our other tariffs after graduation, a new health check is not necessary.

More information,
calculate contribution,
submit an application,
everything directly at
www.ottonova.de/en/students

Digital convenience with an app for everything.

With the ottonova app on your smartphone, you have your entire insurance coverage in your pocket.



Our concierge service: always there for you.

Our concierge team will make doctor's appointments for you, find the right specialists and provide assistance in all matters regarding your health or insurance.



Video calls with doctors.

Obtain advice, diagnoses, prescriptions or sick notes by having a video call with a doctor via the app – allowing you to rest at home when you're sick.



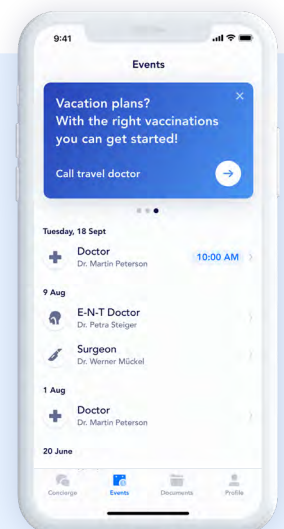
Submit invoices: scan, send and done.

We will reimburse you right away, usually before you have to pay for your treatment yourself.



Reports and invoices, digitally and at a glance.

Complete overview of all documents and events, in chronological order, accessible from anywhere and without piles of paper.



How much can I save in private health insurance?

Studying from the age of 30 onwards is particularly expensive in public health insurance. For students over 30, a fictitious income of €1,178.33 is assumed when calculating contributions. This results in a minimum monthly contribution of €234.49 for a childless student over 30. In the tariff for students from ottonova you then pay only €164.95.

Our benefits at a glance:

	GKV	Study Smart	Study Protect	Study Free
All doctors	—	✓	✓	✓
Directly to a specialist	—	Via ottonova Concierge	Via ottonova Concierge	Via ottonova Concierge
Visual aids	—	Up to €100 every 60 months	Up to €550 every 36 months	Up to €550 every 36 months
Free choice of doctor (including chief physician)	—	✓	✓	✓
Accommodations	Multi-bed room	Double room	Double room	Double room
Dental treatment	0 – 100 %	100 %	100 %	100 %
Dental prostheses	10 – 65 %	70 %	80 %	80 %
Monthly rate*	€124.40	€110.77	€110.25	€126.66

* Example: 18 years, student without deductible (ottonova tariff Study Smart and Study Free) or with €500 deductible per calendar year. (ottonova tariff Study Protect) incl. long-term care insurance compared with tariff of student health insurance of public health insurers with an additional contribution of 1.7 % incl. long-term care insurance, no children.

Good to know:

- ✓ **Keep your premiums low:** Even after graduation, no new health check is necessary.
- ✓ **You have the choice: Deductible or not?**
In the Study Free tariff, your monthly premium is somewhat higher, but you do not have to pay a deductible.
- ✓ **You have up to three months** from the start of your studies to switch to private health insurance. You make this decision for your entire studies.
- ✓ **Trust those who need to know:**



Service quality



Customer satisfaction



Price

Powerful and innovative insurance – do you want to join?

For more information and premium calculations:

[ottonova.de/partnervertrieb](https://www.ottonova.de/partnervertrieb)

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