

Health Insurance

On February 25th 2011, the Turkish legislature passed law number 6111, requiring all international students, at public or private institutions of higher education, to be insured by the Social Insurance Institution (Sosyal Sigortalar Kurumu) of the Republic of Turkey.

This insurance is not optional unless you have your own insurance. In this case, you should contact IAU Erasmus+ Office with the documents of proof and have them advise you. There is no need to purchase private health insurance, however, you can use the option if you wish. Nevertheless, you should be aware that it costs more than General Health Insurance.

Your GHI covers your treatment from the hospitals which are in agreement with Social Insurance Institution. Especially, what kind of treatments are covered by GHI will be explained below in detail.

HEALTH INSURANCE IN TURKEY

There are four options for each student:

Option 1: If you are coming from Germany, Netherlands, Belgium, Austria, you can obtain the Health Insurance Policy in your home country by inquiring your National Medical Insurance Company for the equivalent Letter of the Turkish National Medical Insurance-SGK for the entire period of your study mobility at IAU. For example:

- **GERMANY: T/A 11 form**
- **NETHERLANDS: N/TUR 111 form**
- **BELGIUM: B.T.8 form**
- **AUSTRIA: A/TR 3 form**

Option 2: If you are not insured under the National Medical Insurance Company, you can as well obtain your compulsory Health Insurance Policy in Turkey during the Orientation Programme at Istanbul Aydin University: a comprehensive medical insurance package at an average price of 375TL TL/year. Below can be found more information regarding this choice.

- Yearly insurance premiums to be paid by International Students: around 375 TL.
- If Erasmus+ students intend to stay for shorter period in Turkey, they can get a Health Insurance valid for 6 or 9 months. Below the table with the prices can be found.

AGE	6 month Insurance	9 month Insurance
0-18	275,00 TL	335,00 TL
19-25	295,00 TL	350,00 TL
26-30	370,00 TL	440,00 TL

Option 3: You can obtain your compulsory Health Insurance Policy in your **home countries but making sure it is written in English, it is specifically mentioning that is valid in Turkey** and that has unlimited coverage for both in-patient and out-patient treatment.

Should you decide for a Health Insurance Policy bought from your home countries, please have the Insurance Company mention the following minimum policy content on your insurance:

Minimum Policy Content

	Contracted Institutions		*Non-Contracted Institutions	
	Annual Minimum Limit	Contributions	Annual Minimum Limit	Contributions
Outpatient Diagnosis Treatment	2.000. -TL	Insured : % 40 Company : % 60	2.000.-TL	Insured : % 40 Company : % 60
Inpatient Diagnosis Treatment	Unlimited	Insured : % 0 Company : % 100	20.000.-TL	Insured : % 20 Company : % 80

***Non- Contracted Institutions:** Institutions (hospitals, physicians' offices, and the other health institutions.) do not have an agreement with the insurer.

**your insurance company needs to put the conversion rate : Euro/national currency to Turkish Liras.

IMPORTANT: Erasmus+ students who will get a Health Insurance Policy specifically for Turkey in their home countries, written in English and having mentioned on it the above table, will not need to translate to Turkish this insurance upon their application for their compulsory Residence Permit (IKAMET), thus saving the costs of translating and notifying the health insurance policy.

Please note that in this case only, Istanbul Aydin University will issue additionally for your insurance a Certificate mentioning that this medical insurance is valid in Turkey and in accordance with the standards and requirements of Foreigner's Departments of Provincial Directorates of Security, is now being handled by Provincial Directorates of Migration Management.

Option 4: You can obtain general Health Insurance given by Turkish Government. You are required to pay the amount determined as "the minimum premium amount" monthly to maintain insurance during your education.

Students can apply for the state insurance only once they have obtained their Tax Number (during the regular Orientation Programme at IAU, all Erasmus+ Incoming students will obtain their Tax numbers together with the ESN IAU team of mentor students). (The premium is minimum 250 TL per semester)

In order to benefit from the General Health Insurance, students are required to apply in person to the Social Security Directorate in Istanbul (SGK) within 90 days upon official registration at the university. Students are responsible for their own payments of health insurance contributions.

The insurance will be valid until the end of the study. In order to activate the medical insurance, students should go the local health authority with their Tax number, passport, 2 photos and a Student's Letter which can be acquired from IAU Registrar's Office.

Students with GHI can benefit from the state hospitals free of charge and from the private hospitals against contribution fees by presenting their GHI Certificate. They can buy the medicines and prescriptions recommended by doctors from any pharmacy free of charge or with at a minimum contribution fee.

Why Compulsory Health Insurance?

The compulsory Insurance is required for below purposes:

- Registration to the University
- To obtain your residence permit

Your CHI covers your treatment from the hospitals which are in agreement with Social Insurance Institutions. Especially, what kind of treatments are covered by HI will be explained below in details.

I. When does your insurance start?

After you apply for the Compulsory Health Insurance in Erasmus+ Office, you are required to make the determined payment to activate it. Your insurance begins the following day after the payment.

However, you start to benefit from insurance on the first day of the following month, after you pay the first amount of insurance of GHI. Your insurance will not be effective until you make the payment.

II. How to make the payment?

Option 1: For students coming from Germany, Netherlands, Belgium, Austria, who obtain the Health Insurance Policy in their home country by inquiring your National Medical Insurance Company for the equivalent Letter of the Turkish National Medical Insurance-SGK for the entire period of their study mobility at IAU and obtain the Equivalent GHI Certificate from one of the SGK Offices in Istanbul **there will be no fee.**

Option 2: If you are not insured under the National Medical Insurance Company, you can as well obtain your compulsory Health Insurance Policy in Turkey during the Orientation Programme at Istanbul Aydin University: a comprehensive medical insurance package at an average price of 375TL TL/year. The insurance fee is paid once in cash to the representatives of the insurance company who open a mobile booth in **J Block ground floor** for IAU incoming students during the Orientation Programme. Based on age group, the below table shows you the amount to be paid for your private health insurance:

AGE	6 month Insurance	9 month Insurance
0-18	275,00 TL	335,00 TL
19-25	295,00 TL	350,00 TL

26-30	370,00 TL	440,00 TL
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Option 3: Students who obtain their compulsory Health Insurance Policy in their **home countries, written in English, specifically mentioning that is valid in Turkey** and that has unlimited coverage for both in-patient and out-patient treatment and the above **Minimum Policy Content Table** will pay as agreed with the company the price requested by the insurance company in their home countries which issues the insurance policy.

Option 4: For the General Health Insurance issued by the Turkish Government (SGK) you are required to pay the amount determined as "the minimum premium amount" monthly to maintain insurance during your education. The amount is about 50 Turkish Liras. Payments can be done via one of these three banks; **Halk Bank, Ziraat Bank or Vakıf Bank** after you have applied in person to the Social Security Directorate in Istanbul (SGK) within 90 days upon official registration at the university.

You do not have to create / have a bank account in one of these banks to make your payment. You can pay for insurance without an account card etc. when you use these banks' ATMs. In order to teach you how to make payment via ATMs, the ways for using the ATM of Ziraat Bank will be explained as an example in detail below;

First of all, go to the nearest ATM of Ziraat Bank and then press the buttons in the following order;

"Giriş/ Entry"
 "Türkçe/Turkish"
 "Ödeme İşlemleri/Payment Transaction"
 "SGK Ödemeler/SGK Payments"

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When you put your ID number correctly, you will find the amount that you need to pay.

Note: If you do not know your ID number, read Foreign Identity Number section to find out.

REMINDER!

If you fail to make your payment regularly;

- you cannot benefit from insurance in hospitals,
- the amount you need to pay will increase with interest,
- you have to pay for the whole amount of treatment in the hospital.

Please be aware that without insurance, hospital expenses are extremely high, especially if you have an accident or illness requiring hospitalization or the care of a specialist. We recommend that you pay regularly.

I. What is covered by Compulsory Health Insurance?

Option 1: The SGK Equivalent insurance covers many health care costs. Students with SGK Equivalent insurance can benefit from the state hospitals free of charge and from the private hospitals against contribution fees by presenting their GHI Certificate or by paying a minimum fee. They can buy the medicines and prescriptions recommended by doctors from any pharmacy free of charge or with at a minimum contribution fee.

GHI covers

The following treatments are not completely covered by insurance, but you are charged at the minimum rate.

- Emergency
- Allergy Treatment
- Internal diseases & Internal medicine
- Dermatology Treatment
- Gastroenterology Treatment
- General Surgery Treatment
- Cardiology Treatment
- Ear, Nose and Throat Treatment • Neurology Treatment
- Orthopedic Treatment
- Psychiatric Treatment
- Psychological Counseling Treatment
- Urology
- Prescription Medicines (not all of medicines)
- Hospital tests and X rays

Note: There are other treatments which are covered by your insurance; but these are commonly covered by the hospitals. Nevertheless since the agreement of the Social Insurance Institution with the hospitals varies from hospital to hospital, there is still the possibility that your insurance might not cover the treatments in clinics or it covers more than these treatments in some hospitals. It is up to the hospital.

GHI does not cover

Your insurance does not cover the following and you will be asked to pay for the total amount of the treatment.

- Ambulance Services
- Check-Up
- Dental Care
- Diet and Nutrition Treatment
- Eye Check
- Physical Medicine and Rehabilitation
- Any private specialist/doctor surgery
- Non-prescription Medicines
- Hospital tests and X rays in private clinics

Option 2: If you are not insured under the National Medical Insurance Company, at an average price of 375TL TL/year you can get a private insurance policy from **J Block ground floor** during the Orientation Programme. Please check the link below for the coverage of this type of insurance and for the associated private hospitals and clinics where you can get treated at the discounted price:

[CHI Covers](#)

Option 3: Students who obtain their compulsory Health Insurance Policy in their **home countries, as per the conditions mentioned above should check with their Insurance Company** the treatments that are covered by insurance and the conditions for refunding.

Option 4: The SGK Equivalent insurance covers many health care costs. Students with SGK Equivalent insurance can benefit from the state hospitals free of charge and from the private hospitals against contribution fees by presenting their GHI Certificate or by paying a minimum fee. They can buy the medicines and prescriptions recommended by doctors from any pharmacy free of charge or with at a minimum contribution fee. Please see the above **Option 1 for further details.**

For more information about the subject, please contact us