International Health Insurance: a short guide for ZAH Researchers

G. Thimm, August 5, 2026

ZAH employees travelling abroad should check their health insurance coverage well before departure. This is particularly important for research stays like observing runs, fieldwork, e.g. installing a new instrument at a telescope, sabbaticals, or teaching assignments at another academic institution but also applies to travel for conferences. In such cases a privately acquired additional international health insurance ("Auslandkrankenversicherung)" is strongly recommended. However, one should **not assume that such an additional health insurance automatically covers business travel ("Dienstreisen"), or that any costs for medical treatment that may arise will necessarily be reimbursed by Heidelberg University**.

May an additional insurance be necessary?

Statutory and private health insurance ("gesetzliche und private Krankenversicherung") may provide only limited coverage outside Germany. For persons covered by a German statutory health insurance, the European Health Insurance Card (EHIC) generally provides access to medically necessary treatment within the European Union, the European Economic Area and Switzerland, subject to the rules of the respective country. The **EHIC** is a free card that allows you to access medically necessary, state-provided healthcare while you are temporarily staying in any of the 27 EU countries, as well as Iceland, Liechtenstein, Norway, Switzerland, or the United Kingdom. During your stay, you will receive treatment under the same conditions and at the same cost (which may be free in some countries) as for people insured in that country. The EHIC is issued by your national health insurance provider. But this card **is not an alternative to travel insurance** and may not include:

- private medical treatment;
- all co-payments required in the destination country;
- treatment outside the local public healthcare system;
- rescue and evacuation costs;
- transport back to Germany;
- treatment in countries without an applicable social security agreement.

Most important, outside Europe, statutory health insurance coverage may be very limited or may not apply at all. And that is why an additional insurance may be necessary.

Which special considerations for business travel do I have to make?

Business travel must be explicitly covered by the insurance policy. Some low-cost annual travel health insurance policies are designed primarily for holidays and may exclude professional research travel, fieldwork or longer stays abroad. Therefore, our ZAH colleagues should clarify:

- What costs are covered by your statutory or private health insurance?
- Does the existing insurance apply to my business travel?
- Are the destination country and the planned activities covered?

- Is medical transport back to Germany included?
- Are private extensions of the trip covered separately?

When is an additional insurance is recommended?

Additional international health insurance should be considered especially for:

- travel outside the European Union and the European Economic Area;
- longer research or teaching stays;
- fieldwork at astronomical observing sites
- travel to areas with limited medical infrastructure;
- destinations with high medical treatment costs;
- trips that combine business travel with private holiday days.

Recommended Minimum Coverage of your insurance policy

A suitable insurance policy should normally include:

- medically necessary outpatient ("ambulate") treatment;
- hospital treatment;
- prescribed medication;
- emergency dental treatment;
- medical transport;
- a 24-hour emergency assistance service;
- medically appropriate repatriation to Germany;
- clear coverage for business and professional travel.

A policy that provides repatriation when it is medically appropriate is generally preferable to one that covers repatriation only when it is strictly medically necessary.

What about private extensions of business trips?

Private days added before or after an official business trip will in case of medical treatment during that time not be covered by Heidelberg University (see below). ZAH employees should therefore ensure that:

- the private portion of the trip is also covered by their additional insurance;
- additional costs resulting from the private extension are paid privately;
- the business and private parts of the journey can be clearly distinguished;
- the travel approval and insurance documentation record the private extension where required.

What should I check pre-travel?

Before travelling abroad, ZAH colleagues should confirm that:

- the business trip has been officially approved;
- their health insurance is valid in the destination country;
- business travel is explicitly covered;
- the duration of the trip is fully covered;
- medical treatment and hospital costs are adequately insured;

- medical repatriation is included;
- emergency contact details are available;
- private travel days are separately insured;
- insurance documents are accessible during the journey.
- insurance certificates, emergency telephone numbers and relevant policy details in both digital and printed form are available during the trip

Can overseas health insurance for a scientist's business trip be financed using third-party funds?

Additional international health insurance ("Auslandsreisekrankenversicherung") may be financed from third-party funds ONLY where the insurance is explicitly necessary for a project-related business trip AND the expenditure is permitted under the funding conditions and institutional regulations. However, for typical business trips of scientists working at ZAH (e.g. observing runs, attending conferences, visit of overseas research institutions) this generally is NOT the case. Foremost - insurance contracts concluded without prior approval may not be reimbursed from third-party funds.

Do supplemental international health insurance policies also cover cases I fall ill during a business trip?

Yes, generally they do. Additional international travel health insurance may also cover illnesses that occur **during an official or business trip**. However, this depends on the specific policy covering not only private holidays but also **work-related or official travel abroad**.

For example, some insurance companies explicitly state that their international health insurance also applies to work-related stays abroad, although sometimes only for the first few weeks of each trip. Typical benefits include:

- medically necessary outpatient and inpatient treatment,
- prescribed medication and dressings,
- necessary medical transport within the country of travel,
- depending on the policy, medically advisable repatriation to Germany.

In particular, you should check the following points:

- **Purpose of travel:** Are business or official trips explicitly covered?
- **Maximum duration of travel:** Annual policies often provide cover only for approximately 42 to 63 days per trip.
- **Geographical scope:** Some policies distinguish between Europe-wide and worldwide cover or exclude certain countries.
- **Pre-existing conditions:** Acute and unexpected deterioration may be covered, whereas treatment that was already planned or foreseeable before departure is often restricted or excluded.
- **Date of purchase:** The insurance normally has to be in place before the trip abroad begins.

For **employees covered by statutory health insurance** ("gesetzliche Krankversicheruung", i.e. the standard case for ZAH employees) who travel abroad for professional reasons to non EIHC countries, Heidelberg University is responsible for the costs of necessary medical treatment. However, the university may obtain reimbursement from the statutory health insurance provider ONLY at the amount respective treatment in Germany would cost. The rest of the bill would have to be carried by the employee. That's why additional international travel health insurance remains advisable, particularly because of the possible private medical bills and the cost of repatriation.

To summarize: The fact that an illness occurs during an official trip does not normally prevent the insurer from providing benefits. However, for a university or a researcher, it is advisable to obtain written confirmation that the chosen policy explicitly covers **official and business travel**.

You could find potentially suitable insurers by searching with the prompt: "Which international health insurance for those with statutory health insurance in Germany explicitly covers business trips?"

Summary

ZAH colleagues should always check their health insurance coverage before travelling abroad. Additional international health insurance is strongly recommended whenever the existing statutory or private coverage is incomplete.