

# Medical Insurance

Students from **non-EU countries** (so-called "third country nationals") are obliged to have comprehensive health insurance for the entire duration of their stay in Czechia. Such commercial insurance must meet the requirements of Act No. 326/1999 Coll., on the Residence of Foreign Nationals in the Territory of the Czech Republic .

Charles University offers to its international students a tailored product to ease the insurance process and provide high-quality, reliable health care coverage. All that with a student discount and extra benefits. There are two options our admitted applicants and students can choose from, available via our partners Pojišťovna VZP, a.s. (PVZP) and Slavia pojišťovna, a.s. .

Students from **EU member countries** are obliged to register with an auxiliary health insurance company after their arrival to Czechia. Thanks to this supplementary contract, all their medical expenses can be reimbursed by their home insurance retrospectively.

Pojišťovna PVZP Foreigners Comprehensive Medical Insurance EXCLUSIVE

The **Foreigners Comprehensive Medical Insurance EXCLUSIVE** meets all legal requirements and even offers an extended range of services covering emergency care in the entire Schengen area. It is the first commercial medical insurance for foreigners that is completely identical in its scope to public medical insurance in the Czech Republic. The insurance covers even pre-existing conditions, provided they are disclosed at the time of the arrangement (conditions apply).

<b>Eligibility</b>	CU degree and exchange students including PhD candidates under 35 years of age. Students of language and preparatory courses.
<b>Duration</b>	4 to 60 months
<b>Coverage</b>	Care equivalent to the Czech public health insurance (limit CZK 10 million), Schengen emergency care (limit CZK 2 million), urgent dental treatment (limit CZK 10,000), repatriation and transfer included
<b>Premium limit</b>	Included free of charge.
<b>Student Discount</b>	20% off standard rates (subject to medical screening in certain cases)
<b>How to Enrol</b>	Online (using this <a href="#">unique link</a> ) or via <u>PVZP sales representatives</u> (for students over 30 or with pre-existing conditions).
<b>Contact</b>	If you are <b>under 30 years old</b> , contact <u>Marcela Řádová</u> and/or <u>Adam Tesař</u> . If you are <b>over 30 or with pre-existing conditions</b> , contact <u>PVZP sales representatives</u> .

If the student has a pre-existing medical condition, the discount may be withdrawn and the premium adjusted. In such cases, online enrolment is not possible.

Slavia pojišťovna Comprehensive Health Insurance for Foreigners – 131

The **Comprehensive Health Insurance for Foreigners – 131** meets all legal requirements and even offers extra coverage for different services. The insurance product covers comprehensive healthcare designed for foreign students at Charles University up to 35 years. If graduates decide to stay in Czech Republic in order to find employment – on a "job seeking visa" - all they need to provide is proof of the age and status as a Charles University graduate.

<b>Eligibility</b>	CU degree and exchange students including PhD candidates under 35 years of age. Students of language and preparatory courses. CU alumni under 35 years of age
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	staying in Czechia on <u>Long-term Residence Permit for the Purpose of Seeking Employment or Starting a Business</u> .
<b>Duration</b>	1 to 60 months
<b>Coverage</b>	Care equivalent to the Czech public health insurance (limit CZK 10 million), psychotherapy sessions at a rate of 500 CZK per session (annual limit 3,500 CZK), incl. Schengen emergency care, urgent dental treatment (limit CZK 25,000), repatriation, and transfer to the home country
<b>Student Discount</b>	10% off standard rates
<b>How to Enrol</b>	Online (using this <u>unique link</u> )
<b>Contact</b>	See <a href="#">here</a> .

Note: This is a non-exclusive offer. Students are free to choose any insurance provider that complies with Czech legislation. In case you decide to choose another provider or package, please make sure that the product includes all key services such as dental care, gynecological examinations, psychological assistance, diagnostics and more, based on your individual needs. Careful consideration of your health insurance can save you worries, money, and ensure your pleasant stay in the Czech Republic.