



## Guidelines for Health Insurance

### OVERVIEW According to immigration laws of the Republic of Turkey – for Fall 2017

- Proof of health insurance coverage policy is required for obtaining the Student Resident Permit.
- It is essential and obligatory that all students have valid insurance coverage for the total duration of their studies while registered at Yeditepe University.
- Students must be covered at the time of entering Turkey and throughout their stay until the end of the study duration period.
- This is a government requirement: the university and international office can only offer assistance with the preparation of and documents for application
- Please be sure to verify the most up-to-date policy of health insurance for your specific country before you depart.

To meet the health insurance requirement please prepare your “medical insurance file”. The insurance requirement can be satisfied by selecting the option below most appropriate for your personal situation.

- 1 - Insurance purchased in Turkey, short-term travel
- 2 - Individual insurance with the SGK
- 3 - EU countries that have a reciprocal agreement with Turkey
- 4 - Insurance from your own country

**PROOF of adequate health insurance coverage** – this is a formal one-page document in **Turkish** that you need to prepare and then submit when you apply for a Student Resident Permit. Document should include:

- 1 - Your name – exactly as written on your travel identity document
- 2 - Date of Birth
- 3 - Period of coverage
- 4 - Maximum payment
- 5 - It must include this statement of compliance in **Turkish** :

*"Bu poliçe 06.06.2014 tarihli ve 9 sayılı İkamet İzin Taleplerinde Yaptırılacak Özel Sağlık Sigortalarına İlişkin Genelge'de belirtilen minimum teminat yapısını kapsamaktadır"*

*Translation:*

*This policy has the coverage as required by the memorandum -06.06.2014/article #9- for residence permit issues.*

> This must be an individual personalized legal document from the insurance provider.

**NOT ACCEPTABLE:** a general letter from the university; brochures, forms that you have simply filled out.

**Insurance purchased in Turkey** — In order to purchase private health insurance from a local insurance company in Istanbul, students must have a tax number (vergi numarası). You will be issued a tax number when you go to pay the Residence Permit fee at the Tax Office in Eminönü.

MINIMUM COVERAGE POLICY	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* refers to hospitals, physicians' offices, or other health institutions not holding an agreement with the insurer



**Individual insurance with the SGK ( Social Security Directorate )** - only for degree-seeking students or long-term students; a lot of time and paperwork required; **obtained only after you have received your Student Resident Permit**. Apply in person to the **SGK** within 90 days after university registration with the following:

- 1 - Passport
- 2 - Valid Residence Permit
- 3 - Foreigner's ID number
- 4 - Biometric photos (2 )
- 5 - Certificate of Registered Student
  - The period of insurance coverage is until end of period of study.
  - Student is responsible for making monthly health insurance payments.

**Erasmus or EU students** - EU countries with reciprocal Social Security Agreements with Turkey  
Students from a country listed below can qualify for full coverage with the SGK ( Social Security Directorate )

#### **How to register with SGK :**

1. Obtain the **Medical Assistance Entitlement Certificate** prepared by your health insurance office to bring with you to Turkey.
2. After registration, take the following documents to the SGK to register and activate your insurance policy:
  - 1 - **Original** of your Medical Assistance Entitlement Certificate (from your home country)
  - 2 - **Original passport** (to show them) and photocopy of your passport
  - 3 - **Certificate of Registered Student** from the Registrar's Office
  - 4 - **2 biometric photographs**

#### **After Registration with the SGK:**

1. SGK will give you two copies of your agreement:  
(1) for your application for a Resident Permit and (1) for your own records
2. Bring the copy of your SGK agreement to our Office and have the Declaration of Insurance Document signed.

<b>Country</b>	<b>Agreement Code</b>
Germany	A/T 11, A/T 12, A/T 23
Austria	A/TR 3, A/TR3-A, TR/A6
The Netherlands	N/TUR 106, N/TUR 111, N/TUR 112
Belgium	BT.8, BT.10
France	SE 208-01; 02; 04; 17; 19; 28; 30 FT, SE 208-05;
France	18 TF, SE 208-06 AFT, SE 208-06 CFT
T. R. N. C.	K.K.T.C. / T.C. 3, K.K.T.C. / T.C. 5
Macedonia	MC/TR 4, TR/MC 10
Romania	R/TR 3
Albania	AL/TR 4, AL/TR 10
Bosnia	BH/TR4, BH/TR5
Czech Republic	CZ/TR 111, CZ/TR 112
Luxembourg	L/TR 3

**Insurance from your home country** – before departure obtain the required **PROOF of adequate health insurance coverage**. This document must be provided in Turkish or a notarized official Turkish translation stamped by a local Turkish notary public.

- Please consider the cost and time involved in acquiring the necessary approved document. Check if your provider has an agent in Turkey **BEFORE** your departure.
- Students on their parent's insurance policy must obtain an official (Turkish) statement of policy as above.