

Health Insurance

As a part of obtaining your temporary stay card (and a generally safe practice) students should obtain health insurance to cover themselves in case of emergency while living abroad. Three options that exist are as follows: **foreign coverage from home country, NFZ, or various private Polish insurance companies.**

Students from the EU--as well as certain backgrounds/nationalities--may not need additional coverage while abroad. You can simply use your European Health Insurance Card (EHIC) that is based on your policy from your home country.

Scandinavian students can use their EU health insurance card (EU kortet). Order Europeisk Helsetrygkort before arrival to Poznan and present your card when seeing a physician or for prescription drugs at the pharmacy.

https://www.forsakringskassan.se/privatpers/resa_arbeta_studera_eller_fa_vard_utomlands/resa_utomlands/resa-bort-glom-inte-eu-kortet

<https://helsenorge.no/turist-i-utlandet/europeisk-helsetrygkort>

"Foreign Travel Coverage" - Typically, students with insurance plans in their home countries can purchase an add-on to their plan or seek out a foreign insurance provider before departing and for as long as required. These are typically purchased at a premium and are therefore not the typical choice of students once they are able to secure alternate coverage.

Narodowy Fundusz Zdrowia (NFZ) - Coverage thru NFZ costs approximately 690 pln per year and though there is a form that should be completed and submitted in person or mailed each month in the ZUS office, students are able to complete all 12 months in advance and submit them upon enrollment (as well as provide payment) all at once to simplify the process and take something off of their "to-do" list. To enroll in this plan, there are two steps that must take place which are explained below.

Step 1: Initiate Health Insurance Contract with NFZ Office

What do you need to do? Visit the NFZ office and have them set up a contract for health insurance. The staff speak english and can help with the paperwork and translation but having google translate accessible will be helpful. The entire meeting should last less than an hour and you will leave with an english AND polish copy of your contract. the Polish version is needed for your temporary stay application and is required at many health appointments as well.

What you'll need: your passport and a letter from the dean's office stating that you are a full-time student at PUMS that has paid their tuition.

Address: ul. Piekary 14/15, 3rd floor, 61-823 Poznań

Step 2: Register Insurance Contract, Monthly Enrollment, and Payment with ZUS Office

What do you need to do? Visit the ZUS office and have them register your new health insurance contract so that it is active. The staff here often does NOT speak English so having google translate accessible will be crucial if you are not a fluent Polish speaker. You need two ZZA forms (one copy for them and one for you) and twelve DRA forms (one for each month you would like insurance, copies of these are not necessary). They will provide you with a ZZA and DRA form with all required sections complete to use as a template--which is essential. A copy of the ZZA form you take is required for your temporary stay application.

At this appointment, you will be provided with the subaccount number to send payment for the insurance--take this to your bank and have them make the transfer in person in full and provide printed and stamped/signed confirmation. This physical proof of payment (in Polish) is required for your temporary stay application and at health appointments so it's helpful to have them provide it.

You'll have to visit the ZUS office each year to provide 12 new DRA forms and send payment to the subaccount number. Your original ZZA form will suffice for temporary stay card renewal paperwork as long as coverage is active.

What you'll need: your passport and your health contract from NFZ.

Address: ul. Dąbrowskiego 12, 60-908 Poznan, Poland

Private insurance companies – Private insurance companies are usually more expensive than NFZ insurance, sometimes offering quicker access to doctors, especially to specialists. They might have additional restrictions, e.g. specific clinics in the city where you can attend. They usually offer more convenience, but can sometimes also be less comprehensive. Example companies include: PZU, Medicovert or Luxmed.