Dear Students,

As already known, all Erasmus+ students must have a valid insurance covering the period of their stay at Balıkesir University.

Please find the minimum policy content of a private health insurance that could be valid in Turkey for your application to get a residence permit. If there is not a bilateral social security agreement between us as countries , you can either have a public or a private health insurance here in Turkey or if you have already got a private one in your home country, it is possible for you to use it as long as it includes the stated minimum policy content shown just below, but you need to get it translated into Turkish and notarized at a public notary here in Turkey. Please keep in mind that notarization could be a long process and it would cost too much. In fact, it is up to you to decide which one you will have. By the way, you can have a more comprehensive insurance provided it covers the minimum policy content. It is strongly recommended to have a comprehensive insurance which covers the medical attention,inpatient and outpatient treatment and in case of decease –the transfer of the body to the hometown(repatriation)However, we strongly advise to take out an insurance here in Balıkesir.In insurances taken out at home country ,it might be written that it is valid in Turkey, but it is not and Immigration Office here requires a new private health insurance which includes the minimum policy content in order to give a residence permit.(if your period of stay is more than 90 days)

For your information,

Minimum Policy Content

	Contracted Institutions		***Non-Contracted Institutions**	
	Annual Minimum Limit	**Contributions**	**Annual Minimum Limit**	**Contributions**
OutpatientDiagnosisTreatment	2.000. -TL	Insured: % 40 Company: % 60	2.000.-TL	Insured: % 40 Company : % 60
InpatientDiagnosisTreatment	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 theinsurer.