

National Health Service – Medical Assistance – Health Insurance

National Health Service

Austria has a national health service with a high standard. Depending on the conditions (your home country, duration of your stay) your national health insurance service provider may cover the costs of any necessary treatment in Austria. Therefore, it is recommended to contact the health insurance provider in your home country as well as to inform yourself about the necessary steps before coming to Austria.

Useful information by the Austrian Exchange Service:
<https://oead.at/en/to-austria/entry-residence-and-employment/insurance/>

Medical Assistance

Generally, patients may choose their own physicians (general practitioners or specialists) and have free access to most forms of medical care.

General Practitioner

When moving to Austria, it is advisable to search for a general practitioner (*Arzt/Ärztin für Allgemeinmedizin*, colloquially known as *Hausarzt/Hausärztin*) soon after arrival and, if possible, close to your home. In case you fall ill, or you need medication on a regular basis (prescriptions), you consult your GP. If necessary, your GP also refers you to a specialist and issues a medical referral (*ärztliche Überweisung*).

Specialists

Regular annual checkups are advisable, especially with a dentist, dermatologist, gynecologist. You may schedule an appointment with a specialist of your choice.

Sick leave (*Krankmeldung*)

Employees must give their employer a doctor's "sick note" (*Krankmeldung*) if they are ill. Once they are fit again for work, they need to hand in a "fit note" (*Gesundmeldung*).

Hospitals

List of hospitals in Styria: <http://www.kages.at/cms/ziel/5633960/EN/> (LKH = provincial hospital)

In case of an emergency (acute, life-threatening illness or injury) an ambulance (Rescue Team and Austrian Red Cross) is available: call 144 ("Rettung").

In urgent cases outside the normal opening hours, you may call the doctor's emergency service at Marburger Kai 51, 8010 Graz: call 141 ("Ärztendienst").

Public health insurance system

In Austria, we distinguish between two types of doctors:

- *Vertragsärzte/-innen*: Doctors who have a contract with the public insurance provider(s) such as BVAEB or ÖGK (also known as *Kassenärzte/-innen*).
Direct billing
- *Wahlärzte/-innen*: private doctors who do not have a contract with the public insurance provider(s)
The patient has to cover the costs themselves but may apply for partial reimbursement with their public insurance provider

STAFF

TU Graz members of staff are insured with the public health insurance provider BVAEB. This statutory public insurance starts on the first day of the employment.

Persons insured with BVAEB must pay a **contribution to costs** (*Behandlungsbeitrag*) of 10% (for orthodontic treatment it is 20%). On a regular basis you receive a list of all consultations, therapies, etc. you have completed and the sum of the contribution to costs you must pay.

The contribution to costs can be paid the following ways:

- SEPA direct debit mandate
- Electronic banking
- Payment slip

Partial reimbursement of costs (*Kostenerstattung*)

If you consulted e.g. a private physician you may claim partial reimbursement of the costs with BVAEB.

The application for the partial reimbursement of costs can be done the following ways:

- submitting the completed online form "Allgemeine Anfrage"
- by sending the completed form "Kostenerstattung (Rechnung einreichen)" via postal email to BVAEB
- in person

For more information (in German) on the reimbursement and the forms, please see [here](#)

Members of staff may take out co-insurance for their family members (spouse/ children) with BVAEB. For detailed information see our information sheet on "Co-insurance for family members of members of staff". The Welcome Center is happy to assist you.

STUDENTS

International students from non-EU/EEA countries such as Bosnia and Herzegovina, North Macedonia, Montenegro, Serbia and Turkey may check with their insurance provider in their home country if it covers the costs of necessary medical treatment in Austria. All other students are required to take out an all-risk covering health insurance.

There are two possibilities

- **Self-insurance for students with the public insurance provider ÖGK** (*Österreichische Gesundheitskassen*). See also our information sheet on self-insurance for students with ÖGK; check whether you are eligible for the self-insurance for students.

For more information (in German) on the ÖGK self-insurance for students see [here](#)

- **Private health insurance for students:** The Welcome Center can provide more information on the options.

GUEST RESEARCHERS

Guest researchers from an EU/EEA country are covered through their health insurance in their (EU/EEA) country of residence.

Non-EU/EEA: Guest researchers from third countries who plan to stay more than 180 days in Austria, must take out a private all-risk covering health insurance in order to obtain an Austrian residence title. For information on adequate health insurance, please contact the Welcome Center.

Multilingual Doctors

The Welcome Center does not have its own list of multilingual doctors, but on the website of the Medical Association of Styria, it is possible to search for doctors who speak other languages in addition to German. Online search function for doctors: <http://www.aekstmk.or.at/cms/cms.php?pageName=46>

The website is only available in German. Here is a short explanation of the search fields:

Field 1: Choose a doctor. We recommend that you choose "Arzt für Allgemeinmedizin" (a doctor who is specialized in a wider area; if necessary, this doctor will send you to a specialist).

Field 2: Choose your district to find a doctor there. We recommend choosing "Graz – Gesamt" as this is the whole area of Graz.

Field 3: Name of the doctor

Field 4: Name of your health insurance. Employees of TU Graz should select "BVAEB (Versicherungsanstalt öffentlich Bediensteter, Eisenbahn und Bergbau)". Students who have a self-insurance through ÖGK, select "ÖGK Österreichische Gesundheitskassen"

Field 5: Opening hours

Field 6: Kind of diploma you would like the doctor to have

Field 7: Additional knowledge

Field 8: Choose the doctor's gender. "Ärztin/Arzt" is the standard field, but if you would prefer to go to a male doctor, choose "Arzt", or to a female doctor, "Ärztin".

Field 9: For special health check-ups

Field 10: Language the doctor should speak

DENTISTS

If you need to see a dentist, visit the website of the Austrian Dental Chamber – Styria. To search for a dentist, open this [link](#). The search function is only available in German. Here a short explanation of the search fields

Field 1: first name of the dentist you have in mind

Field 2: Write the surname

Field 3: postal code

Field 4: Choose Graz (or another Styrian district if required)

Field 5: Choose your health insurance. Employees of TU Graz should select "BVAEB (Versicherungsanstalt öffentlich Bediensteter, Eisenbahn und Bergbau)". Students who have a self-insurance through ÖGK, select "ÖGK Österreichische Gesundheitskassen".

Field 6: You may a diploma the denist should have obtained for specialization in the field

Field 7: Select a foreign language the dentist should be able to speak

Fields 8 to 12: "Öffnungszeiten" and "Vormittags/Nachmittags von - bis": select opening days and opening hours for the mornings (Vormittag) and afternoon (Nachmittag)

- | | |
|--|-------------------------------------|
| <input type="checkbox"/> Gratis-Zahnspange | braces (costs covered by insurance) |
| <input type="checkbox"/> Barrierefrei | barrier-free access |
| <input type="checkbox"/> Aufzug | elevator |
| <input type="checkbox"/> Ebenerdig | ground floor |
| <input type="checkbox"/> Parkplatz | parking space |

Pharmacies

Medication is purchased at a pharmacy. There are two types of medication: prescription drugs (a prescription issued by a physician is required) and over-the-counter drugs (no prescription is required). Apart from medication, you may also purchase cosmetics, dietary supplements, supply for first-aid kits, etc.

TU Graz staff members get some discount (up to 10%) with their TU Graz Card at certain pharmacies in Graz. Learn more about in [TU4U](#).

Search [here](#) for the closest open pharmacy.

More Information

Medical Association of Styria

Ärztchammer für Steiermark
Kaiserfeldgasse 29, 8010 Graz
T: +43 316 8044 0
I: www.aekstmk.or.at

Regional Health Insurance Organisation for Styria

Österreichische Gesundheitskasse (ÖGK) – Steiermark
Josef-Pongratz-Platz 1, 8010 Graz
T: +43 316 80 35 0
I: www.gesundheitskasse.at

Versicherungsanstalt öffentlicher Bediensteter, Eisenbahnen und Bergbau – BVAEB

Grieskai 106, 8010 Graz
T: +43 (0) 50405 25700
I: www.bvaeb.sv.at
E-Mail: Lst.steiermark@bvaeb.sv.at

Feel free to contact the [Welcome Center](#) of TU Graz for help!

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