

HEALTH INSURANCE FOR CITIZENS OF NON-EU COUNTRIES

This instruction is addressed to the PhD students enrolled at NCU in Torun Doctoral Schools who are not the citizens of European Union countries.

NOTE: This instruction also refers to any foreign EU citizen who is not covered with health insurance in their country of origin.

The cost of medical services in Poland is high. The medical insurance is not obligatory in principle, but **note that the University has no funds to support you in case of illness or medical emergency**. Students who are not covered with insurance are obliged to pay for any services, either provided by private or “state” medical services. Thus, directors of all Doctoral Schools urge you to register to the National Health Fund (Narodowy Fundusz Zdrowia, abbrev. NFZ) and Social Insurance Institution (Zakład Ubezpieczeń Społecznych, abbrev. ZUS) and to pay monthly contributions (which on the day of publication of this information amount to 55.80 PLN per month) to be eligible to standard public health services.

How to get medical insurance in Toruń – step by step instruction:

1/ Download and fill out the form --> [Jak ubezpieczyć się dobrowolnie / Załatw sprawę krok po kroku / Dla Pacjenta / Narodowy Fundusz Zdrowia \(NFZ\) – finansujemy zdrowie Polaków](#); seek assistance of Polish speaking person since this official form is available in Polish only.

2/ Prepare other two documents: (a) passport, (b) PhD student ID card (“Legitymacja Doktoranta”).

3/ Go to the NFZ department in Toruń, at 30 Szosa Chelmińska St. (first floor, office open from 8:00 a.m. to 4 p.m.)

4/ At the NFZ, after verifying your application, the clerk will prepare (within 10-15 minutes) an **Agreement** to be signed by you.

5/ Take the **Agreement** and other documents mentioned above and go to the ZUS department at 33/39 Mickiewicza Street. It is where you will receive your individual account number to which you will be able to pay your health contributions (we suggest that you ask your bank to make a standing order of transfers regarding this contribution).

6/ You will probably be asked to file **ZUS ZZA form** (in Polish) with the insurance title code 24 10 XX, within 7 days from the initial date of the insurance coverage.

7/ Each month that you are covered with health insurance, you are required to submit a **ZUS DRA** settlement declaration and pay contributions to your individual ZUS account. At the ZUS office you will receive instructions on how to submit the DRA form to ZUS each month.

8) Notify your doctoral school office that your health insurance is active.

NOTE: *Should you leave Poland for good, you need to notify ZUS and NFZ using a special form to terminate your medical insurance Agreement. If you travel, for example for conference or longer scientific internship, you are eligible to get the European Health Insurance Card, giving you right to get medical help abroad within NFZ rules.*