Ver1. 21/01/2022

This instruction refers to PhD students enrolled at NCU in Torun Doctoral Schools who are not European Union citizens (i.e. US ,India, Morocco, Turkey, Iran, Russia, etc.) NOTE: This refers also to foreign EU citizens who are not insured in their countries of origin..

Medical costs in Poland are high. The medical insurance for you is not obligatory in principle, but **note that the University has no funds to support you in case of illness or medical emergency**. Those who are not insured have to pay for any services, either provided by private or “state” medical services. Even for insured persons sometimes co-payment is required (for some diagnostic procedures, medicines, etc). Thus, directors of all Doctoral Schools urge you to register in NFZ (Narodowy Fundusz Zdrowia) and ZUS (Zakład Ubezpieczeń Społecznych) public agencies, and to pay monthly contributions (currently premium is 55.80 PLN per month) to be eligible to normal public health services.

**How to get medical insurance in Toruń, Poland, step by step:**

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](https://www.nfz.gov.pl/dla-pacjenta/zalatw-sprawe-krok-po-kroku/jak-ubezpieczyc-sie-dobrowolnie/); seek assistance of Polish speeking person since this official form is in POLISH!
2/ Prepare other two documents: (a) passport, (b) PhD student ID card (“Legitymacja Doktoranta”).
3/ Go to the NFZ department in Toruń, at Szosa Chełmińska 30 street (the first floor). ( 8 a.m. to 4 p.m. )
4/ At the NFZ, after checking your “wniosek”, the clerks will prepare (some 10 mins waiting) an **Agreement** (a kind of contract, UMOWA in Polish) to be signed by you.
5/ Take the **Agreement** and other documents (a, b) and go to the ZUS department at Mickiewicza 33/39 street, where you will get your individual account number to which you will pay your health contribution (we suggest that you ask your bank to do this payment of premiums for you “automatical” every month “zlecenie stałe”).
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/ For each month of being covered by health insurance, the insured person is required to submit a **ZUS DRA settlement declaration** and pay contributions to the ZUS individual account. You will get instructions at ZUS office how to submit to ZUS the **DRA** form every month**.**

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

Ps. *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 ECUZ card, giving you right to get medical help abroad within NFZ rules.*