Social Insurance (ZUS)

Since 2019/2020, PhD students receiving a scholarship have been compulsorily subject to retirement, disability and accident insurance.

Sickness insurance is voluntary.

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| --- | --- | --- |
| **Type of insurance:** | **Insurance rate in %:** | **Method of financing:** |
| retirement | 19,52 % | 9.76% – PhD student, 9.76% – University |
| disability | 8 % | 1.5% PhD student, 6.5% University |
| accident | 1,67 % | the accident insurance is entirely financed by the University |
| sickness | 2,45 % | 2.45 % — the sickness insurance is fully financed by a PhD student |
| health | 9 % | 9 % — the health insurance is paid by the University and is financed by the state budget |

PhD students are compulsorily subject to health insurance if they are not otherwise insured and do not have a family member's status.

The health insurance lasts from the date of the declaration of non-compliance with the health insurance obligation under a different reason, but not earlier than the date of the first semester of education's commencement. It expires on completing the doctoral education or removal from the PhD students' list.

The PhD student registered by JU MC for health insurance is obliged to inform the Doctoral School's office about any other form of health insurance registration and any change of his/her personal data or his/her family members.