# TABLE OF CONTENTS

A MERICS FELLOWSHIP PROGRAM GUIDELINES .................................................................................. 3

A.1 MERICS (Senior) Fellows ........................................................................................................... 4

A.1.1 Duration ................................................................................................................................. 4

A.1.2 Extension ............................................................................................................................... 4

A.1.3 Fellowship amount ............................................................................................................... 4

A.1.4 Start allowance ..................................................................................................................... 5

A.1.5 Accommodation .................................................................................................................. 5

A.1.6 Travel / Stays abroad during the fellowship period ............................................................ 5

A.1.7 Interruption / ending of the fellowship ............................................................................... 5

A.1.8 Requirements ...................................................................................................................... 6

A.2 MERICS European China Policy Fellows ............................................................................... 6

A.2.1 Duration ............................................................................................................................... 6

A.2.2 Fellowship amount ............................................................................................................. 6

A.2.3 Travel / Stays abroad during the fellowship period ............................................................ 7

A.2.4 Presence requirement ......................................................................................................... 7

A.3 MERICS Futures Fellows ........................................................................................................ 7

A.3.1 Duration ............................................................................................................................... 7

A.3.2 Fellowship amount ............................................................................................................. 8

A.3.3 Travel / Stays abroad during the fellowship period ............................................................ 8

A.3.4 Requirements and presence .............................................................................................. 8

A.4 MERICS (Senior) Associate Fellows ..................................................................................... 8

B General terms and conditions ................................................................................................ 9

B.1 Fellowship payments ............................................................................................................. 9

B.2 Secondary incomes ............................................................................................................... 9

B.3 Travel expenses ..................................................................................................................... 9

B.4 Health insurance subsidy ..................................................................................................... 9

B.5 Exploitation of research results – publications, licenses, and use of the MERICS logo .... 9

B.6 Report ..................................................................................................................................... 10

B.7 Certificate ............................................................................................................................. 10

C GENERAL ADVICE FOR THE STAY IN GERMANY .................................................................... 11
A MERICS FELLOWSHIP PROGRAM GUIDELINES

In the heart of Berlin, MERICS serves as a leading European institution for policy-oriented, impartial, and innovative research on China. In this vein, MERICS has established a fellowship program that aims to attract distinguished as well as emerging thought leaders on China from academia, think tanks, the policy-making and business community, and media. Fellows work closely with the wider MERICS research team, often pursuing individual research priorities and contributing to wider MERICS research efforts at the same time. While the MERICS Fellowship Program offers long-term opportunities of association, most fellows spend between two to six months at MERICS.

There are currently four types of fellowships at MERICS:

- MERICS (Senior) Fellows
- MERICS European China Policy Fellows
- MERICS Futures Fellows
- MERICS (Senior) Associate Fellows

Overview

<table>
<thead>
<tr>
<th>Overview</th>
<th>(Senior) Fellows</th>
<th>European China Policy Fellows</th>
<th>Futures Fellow</th>
<th>(Senior) Associate Fellows</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Duration</strong></td>
<td>2 to 6 months</td>
<td>Usually 6 months</td>
<td>Up to 6 months</td>
<td>Not limited.</td>
</tr>
<tr>
<td>Presence at MERICS</td>
<td>Generally in residence at MERICS</td>
<td>Resident or non-resident</td>
<td>Either at MERICS or off-site</td>
<td>Not required</td>
</tr>
<tr>
<td>Profile</td>
<td>Outstanding international scholars and thought leaders on China.</td>
<td>Leading European experts on China or European-China relations, often joining from the public sector, other think tanks, and media.</td>
<td>Talents and experts who develop innovative and promising project ideas to be pursued jointly after the end of the initial fellowship</td>
<td>Long-term associates and partners of MERICS</td>
</tr>
<tr>
<td>Application / Selection</td>
<td>Applications accepted throughout the year or by invitation.</td>
<td>Applications accepted throughout the year or by invitation.</td>
<td>Nomination by the management board and Call for Applications twice a year – in fall and spring (visit the webpage for deadlines)</td>
<td>Nomination by the management board</td>
</tr>
</tbody>
</table>
A.1 MERICS (Senior) Fellows

MERICS (Senior) Fellows are outstanding international scholars and thought leaders on China who want to pursue their research interests in collaboration or exchange with the wider MERICS research team.

2 to 4 of these fellowships are granted per year.

Applications are made by reference to the call for applications published on the MERICS website or by invitation by MERICS. Please send your application documents (#1: detailed letter of motivation (2-3 pages) referring explicitly to the research area(s) in which you intend to conduct research at MERICS; #2: Curriculum Vitae; #3: list of publications or list of equivalent analytical qualifications based on professional experience) to Antonia von Zelberschecht: antonia.zelberschwecht@merics.de.

A.1.1 Duration

MERICS (Senior) Fellowships are granted for a period of between two and six months. Beginning and end of the grant will be set out in writing by MERICS and the fellow.

A.1.2 Extension

If the duration of the fellowship is less than 6 months, an extension of the funding period to the total duration of 6 months is generally possible and must be applied for in writing by the fellows to MERICS. MERICS decides on the extension application taking into account the professional necessity and the available funds.

A.1.3 Fellowship amount

The amount of the monthly fellowship reflects, in particular, the fellow’s academic and professional qualification and status as well as the professional experience. Decisions on the amount are made by MERICS.

The monthly amount is:
- EUR 2,000 for Docs and Post-Docs
- EUR 2,500 for Assistant / Associate Professors and Junior Professionals with a maximum of five years of professional experience
- EUR 2,750 for Full Professors und Senior Professionals with a minimum of five years of professional experience.

The fellowship amount includes a monthly health insurance subsidy of 50 EUR.

The fellows do not enter into an employment relationship with MERICS. The fellowship is tax and social security free within the scope of § 3 Nr. 44 EStG. It serves to cover the living costs in Germany.
A.1.4 Start allowance

A non-recurring start allowance of 200 EUR is paid to the fellows together with the first instalment of the fellowship. This is intended to meet part of the expenses incurring at the beginning of the fellowship period in Germany (e.g. the cost of finding accommodation, charges for excess luggage, administrative fees etc.).

A.1.5 Accommodation

The amounts mentioned above (A.1.3) include the costs for accommodation. Due to legal reasons, MERICS is not able to provide the services of a housing agency. And MERICS is not able to be the tenant of any apartment for the fellows. In every case, the fellow will be the tenant with the respective liability. The costs for accommodation would have to be paid by the fellows themselves from the rates mentioned above (A1.3).

A.1.6 Travel / Stays abroad during the fellowship period

During the funding period, fellows may spend research-relevant time in Germany or abroad, if this is possible under residence law. Such stays require the approval of and coordination with MERICS. Travel and accommodation expenses incurred may be reimbursed by MERICS upon prior request in individual cases.

A.1.7 Interruption / ending of the fellowship

Engaging in other activities
In accepting the fellowship, the fellow enters into a commitment to devote him or herself fully to the purpose of the fellowship on-site at MERICS in Berlin (exceptions according to A1.6).

During the period sponsored by MERICS, pursuing any other highly time consuming paid activity, being unacceptable in terms of purpose of the fellowship and capacity, leads to the suspension or termination of the fellowship. This must be decided by MERICS on an individual case by case basis.

Absence

In justified exceptional cases, the fellows may be absent from the institute for a maximum of 14 consecutive days during the funding period of fellowships lasting four months or longer. MERICS must be given immediate notification of any circumstances demanding a longer period of absence (also due to illness). Prolonged periods of absence from MERICS require the written approval of MERICS.

The fellowship – and thus the payment of monthly fellowship instalments and allowances – may be discontinued in case of:
- periods of time from 14 days on spent outside Germany
- non-approved absence from MERICS
- continued illness.
Necessary attendance at conferences and research journeys related to the research activity do not count as absences.

A.1.8 Requirements

An active participation in research and publication projects is required from MERICS. Prior to the start of the fellowship, the fellow and MERICS will agree on the modalities and scope of the research and publication of results.

A.2 MERICS European China Policy Fellows

MERICS European China Policy Fellows are leading European experts on China or European-China relations, often joining from the public sector, other think tanks, and media. This fellowship stream is designed to strengthen pan-European China expertise and exchange and to serve as a foundation for deepening research partnerships with other institutions in Europe. Resident or non-resident fellows at MERICS are invited to contribute to MERICS’s research efforts by conducting policy-oriented research on topical issues on the European China agenda and serving as an “ideas incubator” within MERICS. A result of the fellowship could include a jointly hosted event to further increase visibility of fruitful collaboration and/or emphasis on specific issues of common interest.

About four of these fellowships are granted each year.

Applications are made by reference to the call for applications published on the MERICS website or by invitation by MERICS. Please send your application documents (#1: detailed letter of motivation (2-3 pages) referring explicitly to the research area(s) in which you intend to conduct research at MERICS; #2: Curriculum Vitae; #3: list of publications or list of equivalent analytical qualifications based on professional experience) to Antonia von Zelberschecht: antonia.zelberschwecht@merics.de.

A.2.1 Duration

MERICS European China Policy Fellowships are granted for a period of normally six months, but the fellowship can be extended based on the decision of the management board. Beginning and end of the grant will be set out in writing by MERICS and the fellow.

A.2.2 Fellowship amount

A fellowship amount of EUR 400 per month is stipulated. If appropriate, the institution sending the fellow will pay the full amount or complement the fellowship stipend.

The fellows do not enter into an employment relationship with MERICS. The fellowship is tax and social security free within the scope of § 3 Nr. 44 EStG.
A.2.3 Travel / Stays abroad during the fellowship period

During the funding period, fellows may spend research-relevant time in Germany or abroad, if this is possible under residence law. Such stays require the approval of and coordination with MERICS. Limited travel and accommodation expenses incurred may be reimbursed by MERICS upon prior consent. Reimbursement by the home institution must be examined first.

A.2.4 Presence requirement

Acceptance of the fellowship allows the fellows to dedicate themselves to the purpose of the fellowship either on site at MERICS in Berlin or at their sending institution (or alternately).

If the fellow is not present at MERICS, a regular connection by telephone or video conference should be considered for discussions and other meetings.

A.3 MERICS Futures Fellows

MERICS Futures Fellows wish to join the MERICS ecosystem to develop innovative and promising project ideas to be pursued jointly after the end of the initial fellowship. Fellows usually develop a project outline and proposal and a first shorty analysis on the topic that can be published as part of the MERICS range of written products. MERICS will support fellows with a view to securing funding for the execution of the most promising project proposal developed.

The fellowship is usually awarded for up to six months and co-sponsorship arrangements with the applicant’s home institution or other interested parties are welcome.

Applications for the MERICS Future Fellows stream can be submitted twice a year in fall and spring, with submission deadlines communicated on the MERICS webpage. Priority themes will be announced on the website usually four weeks ahead.

About four of these fellowships are granted each year, also depending on the number of possible sponsors.

All applications will be assessed by the MERICS management board. One MERICS Futures Fellowship slot a year is usually offered to a participant of the MERICS European China Talent Program.

Applications are made by reference to the call for applications published on the MERICS website. Please send your application documents (#1: detailed letter of motivation (at least 2-3 pages) with detailed project proposal; #2: Curriculum Vitae; #3: list of publications or list of equivalent analytical qualifications based on professional experience) to Antonia von Zelberschecht: antonia.zelberschwecht@merics.de.

A.3.1 Duration

MERICS Futures Fellowships are granted for a period up to six months. Beginning and end of the grant will be set out in writing by MERICS and the fellow.
A.3.2 Fellowship amount

A fellowship amount of EUR 1,000 per month is stipulated. This does not account for possible co-sponsorship arrangements with the applicant’s home institution or other interested parties.

The fellows do not enter into an employment relationship with MERICS. The fellowship is tax and social security free within the scope of § 3 Nr. 44 EStG.

The fellowship amount includes a monthly health insurance subsidy of 50 EUR.

A.3.3 Travel / Stays abroad during the fellowship period

During the funding period, fellows may spend project-relevant time in Germany or abroad, if this is possible under residence law. Such stays require the approval of and coordination with MERICS. Travel and accommodation expenses incurred may be reimbursed by MERICS upon prior consent in individual cases.

A.3.4 Requirements and presence

In accepting the fellowship, the fellow commits to devote an agreed amount of his or her working time to the purpose of the fellowship, either at MERICS or off-site (exceptions according to A3.3). Prior to the start of the fellowship, the fellow and MERICS will agree on the exact modalities and scope of the research and possible publication of the project results.

If the fellow is not present at MERICS, a regular connection by telephone or video conference should be considered for discussions and other meetings.

A.4 MERICS (Senior) Associate Fellows

MERICS (Senior) Associate Fellows are long-term collaborators and partners of MERICS, nominated for the fellowship by the management board. Currently, no external applications are accepted for this type of fellowship and fellowship modalities are arranged on an individual basis.
B General terms and conditions

The MERICS Fellowship is a scholarship. It is awarded to carry out topic- and project-related research work associated with MERICS.

B.1 Fellowship payments

The fellowship is paid monthly at the beginning of each month, on the third working day of the current month at last. At the beginning of the fellowship, the first payment can also be made in the middle of the month or in the week of the contractually agreed start of the fellowship.

All monthly payments and, if applicable, the reimbursement of travel expenses will be transferred to the account indicated by the fellows (BIC/SFIFT, IBAN and the address of the bank).

B.2 Secondary incomes

The fellows are obliged to inform MERICS of any secondary income and grants by other funding institutions. They need to mention the type of activity, the names of the employers or funding institutions and, respectively, the investment of time. The amount of income is irrelevant to MERICS. There is no financial disclosure needed.

B.3 Travel expenses

After prior agreement, the costs for the one-time travel to Germany and the one-time departure from Germany (flights in economy class and by train in 2nd class) can be covered by MERICS. Reimbursement shall be made according to the travel expense guidelines of MERICS. The maximum reimbursement amount will be determined by MERICS and communicated in advance to the fellows. They are based on the travel expense allowances of the German Academic Exchange Service (DAAD).

The reimbursement of the travel expenses is a once-only payment. If the fellowship is interrupted, MERICS cannot grant a second travel allowance.

B.4 Health insurance subsidy

The fellows take personal responsibility for their own sufficient insurance cover (health insurance, accident insurance).

B.5 Exploitation of research results – publications, licenses, and use of the MERICS logo

MERICS requires that the fellows participate actively in research and publication projects. In publications and all other (especially public) presentations, appropriate reference should be made to the fellowship and, if applicable, the funding provided by MERICS.

If it is planned to use the MERICS logo, the following must be considered:
- The use of the MERICS logo in any kind of communication is subject to strict rules. The logo and its constituent parts are a trademarked name and may not be reproduced without obtaining the express written authorisation of MERICS. The logo comprises two parts: a figurative mark and a word mark with the MERICS logotype (acronym and name of the institute). These elements jointly comprise the single corporate word and figurative trademark. The logo and its constituent parts may not be copied, altered, truncated or integrated in other logos.
- The use of the logo with the label “supported by/unterstützt von” requires the prior written approval by MERICS. The approval can be granted, if, in publications and all other, in particular all public, presentations (e.g. conference presentations), research results are presented, that were produced in direct connection with the fellowship, and if MERICS has prior knowledge of the content.
- Any other use of the logo requires the prior written approval by MERICS

**B.6 Report**

Well before the end of the fellowship, MERICS requests the fellows to write a brief report on their experiences with MERICS during their stay in Germany. The reports should be appropriate in content and form to be used by MERICS for promotion of its fellowship program. The essays are made accessible, where appropriate, in selected parts to the interested public on the MERICS website or in other MERICS publications.

**B.7 Certificate**

At the end of the fellowship, the fellows will receive a certificate about their research stay at MERICS upon request.
C GENERAL ADVICE FOR THE STAY IN GERMANY

C.1 Status of the fellows

During their stay at MERICS, the fellows are no employees of the institute. The fellowship does not constitute any relationship of employment with MERICS, which is why, in this sense, the fellows do not pursue gainful employment. The fellowship is exempt from taxation and social insurance deductions under the terms of German Income Tax Law § 3 Nr. 44 EStG.

The fellows are able to do their research unconstrained by the need to follow instructions. They allocate their own time for themselves. Technical or safety instruction issued by the institute are accordingly not contractual instructions, but rather a means of support in fulfilling the purpose of the fellowship. However, since the fellows may make regular use of the facilities, software, and services made available by MERICS, they must comply with the rules and regulations generally applicable at MERICS.

C.2 Entry and residence

Issues relating to the right of residence are regulated in various laws and statutory instruments. Of particular relevance to the issues of interest here relating to the entry and residence of foreign fellows are the Residence Act (for foreigners who are non-EU citizens) and the EU Freedom of Movement Act (for EU citizens). European law, including, for example, EU regulations that have just come into force, also play a role. National statutory instruments relating to residence law, such as the Ordinance Governing Residence, govern more specific aspects of certain areas. However, other laws and regulations may also influence the subject matter described in the following.

MERICS does not give any guarantee and accepts no liability for the topicality, completeness and correctness of the information. However, MERICS will strive to complete and update it to the best of its knowledge.

C.3 Entry requirements

In general, foreigners require a visa to enter Germany. Depending on country of origin, purpose of residence and the planned length of stay, exemptions and visa facilitations are possible. The following generally applies: EU citizens and citizens of member countries of the European Economic Area (EEA) enjoy freedom of movement on the basis of the Act on the General Freedom of Movement for EU Citizens and may enter the country without a visa.

When the visa is issued, both entry and temporary residence are approved in the form of a stamp in the passport. Those who require a visa must always obtain this in their respective home country prior to entry. Responsibility for issuing visas lies with the German diplomatic agencies abroad duly authorised by the German Federal Foreign Office (as a rule, the Embassy or the Consulate General) and for some visas (so-called Schengen visa) also the diplomatic agencies of other Schengen states at the place at which the foreigner is usually resident.
For the purpose of a MERICS Fellowship the following groups of people do not need a visa for entry, only a valid travel document (usually a passport) is required. This passport must be valid at least until the end of the stay in Germany:

- EU citizens: EU member states are Belgium, Bulgaria, Croatia, Denmark, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, The Netherlands, Austria, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, the Czech Republic, Hungary and Cyprus. For citizens of these countries, only a valid Identity Card is required for entry.
- Citizens of the European Economic Area (EEA): Member states are Iceland, Liechtenstein and Norway. Here, too, an Identity Card is sufficient for entry.
- Citizens of Switzerland.
- Citizens of Australia, Israel, Japan, Canada, the Republic of Korea, New Zealand and the USA. Citizens of these countries may apply for a residence title for more than three months (i.e. 90 days) in Germany.
- Since a MERICS Fellowship is not a gainful activity: Nationals of Andorra, Brazil, El Salvador, Honduras, Monaco and San Marino. For a stay of more than three months (i.e. 90 days) a residence title can be applied for at the responsible foreigners’ registration office in Germany even after entry of the country without a visa.
- As long as the fellowship duration does not exceed three months (i.e. 90 days): Citizens of the countries Albania (only holders of biometric passports), Antigua and Barbuda, Argentina, Bahamas, Barbados, Bosnia-Herzegovina (only holders of biometric passports), Brunei Darussalam, Chile, Costa Rica, Guatemala, Croatia, Malaysia, Mauritius, Macedonia (only holders of biometric passports), Mexico, Montenegro (only holders of biometric passports), Nicaragua, Panama, Paraguay, Serbia (only for holders of biometric passports if not issued by the Serbian Coordination Directorate), Seychelles, Singapore, St. Kitts and Nevis, Taiwan (for holders of passports issued by Taiwan which contain an identity card number), Uruguay, Vatican City and Venezuela.

It is not possible to extend these stays beyond three months (i.e. 90 Tage) without a visa. After a period of three months (i.e. 90 Tage), the holder must leave the Schengen Area. If a longer stay is planned, entry with a national visa is an absolute requirement. Holders of national passports, who do not require a visa to enter Germany, may not, on principle, stay in the federal territory for any longer than 90 days per six-month period. Moreover, they may not take up gainful employment during this time.

- Researchers registered in another EU member state in accordance with the provisions of the EU Researcher Directive and who enter Germany within the scope of their research, as long as they otherwise work in a Schengen state or conduct their research activity in Germany for a maximum of three months within a 12-month period.

C.4 Different visa types

If a visa is required, this can be issued as a Schengen visa or as a national visa, depending on the length of the stay and the purpose of the stay.
The Schengen visa is issued for a short-term stay of up to three months (90 days) per half year. A national visa ("D visa") is issued for a planned longer stay of over three months.

The German consulates abroad usually provide information on their homepages about the procedure for issuing visas and necessary documents.

**C.5 Schengen visa**

If a visa is required, a Schengen visa must be applied for by fellows who are granted a fellowship of two to three months (maximum 90 days) at MERICS.

The Schengen visa:
- is issued for this purpose for a stay of up to three months within a period of six months from the date of entry
- entitles the holder to travel freely and stay in the territory of the Schengen countries (Belgium, Denmark, Germany, Estonia, Finland, France, Greece, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Holland, Norway, Austria, Poland, Portugal, Sweden, Switzerland, Slovakia, Slovenia, Spain, the Czech Republic and Hungary)
- cannot generally be extended or changed for another purpose of residence. Only in exceptional cases an extension is possible, e.g. if medical treatment is urgently necessary
- is issued by the diplomatic agencies of the Schengen states.

The visa expires strictly after 90 days. Foreigners must leave the country after the visa expires.

Foreigners who enter Germany on a Schengen visa must also be able to prove they can cover their living expenses for the probable length of their stay in Germany.

Foreigners who enter Germany on a Schengen visa have to register with the local registration office within the usual three months of entering the country.

**C.6 National visa**

The national visa is to be applied for MERICS Fellowships which are contractually agreed for more than 3 months. Fellows from countries for which no visa is required to enter Germany are also advised to apply for a national visa for the entire planned duration of their stay in good time before their departure for Germany.

The national visa:
- is issued when a longer stay (over three months, from a duration of 91 days on) is planned
- can be issued for between three months and up to one year, in exceptional cases also for a longer period. The visa's period of validity depends on the respective planned purpose of stay
- primarily entitles the holder to stay in Germany – according to the Art. 21 of the Schengen Implementation Agreement, however, a national visa also entitles its holder to a stay of three months in a 6-month period in the territories of the other Schengen member states
- as a German national visa, can only be applied for at German diplomatic agencies abroad, in whose administrative district the foreigner has his habitual place of residence.
C.7 Residence

EU citizens and EEA citizens require no residence permit; these individuals are now only required to register with the registration authorities, a requirement that also applies to Germans. Depending on the local laws, registration must occur within the first few days or weeks of arrival. Any documents to prove that freedom of movement requirements have been met can be presented to the registration authority. For a stay lasting longer than three months, the following documents are required:

- proof of adequate financial resources and
- proof of adequate health insurance cover.

Adequate financial resources must be documented to ensure that no social security benefits from the host member state need to be claimed during the stay. If applicable, this requires a proof of the type and amount of the fellowship issued by MERICS.

If other third-country foreigners plan a stay that extends beyond the visa's period of validity, this stay must be authorized. In such cases, a residence permit or settlement permit is required. Foreigners who entered Germany on a national visa and plan a longer stay must have the temporary entry and residence permit included in their visa changed into a longer-term residence title before it expires.

However, in a few German diplomatic agencies abroad, it is possible to apply for a visa with a period of validity of the entire planned length of stay (maximum twelve months). In those cases no application for a residence permit at the local German Registration Office for Foreigners is required.

Foreigners who are allowed to enter Germany without a visa must also apply for a residence permit for a stay exceeding three months within three months of their arrival in Germany.

Foreigners from third countries who hold a valid longer-term residence title issued by one of the contracting parties to the Schengen Agreement are free to stay in the territory of the other Schengen countries for up to three months with this document and a valid travel document.

C.8 Residence permit

The residence permit is a temporary residence title. It can be issued subject to conditions or be extended. The residence permit is issued in connection with the respective purpose of residence.

For the application for a longer-term residence title (maximum twelve months), the following documents are required by the local German Registration Office for Foreigners:

- proof of MERICS' research activity
- proof of the applicant's qualification and reputation
- proof of adequate financial resources
- proof of adequate health insurance cover for the entire length of stay.
C.9 Health insurance

From the very first day, the fellows must be covered by health insurance providing adequate coverage in Germany for the entire duration of their stay in Germany. The Registration Office for Foreigners requires the proof of such an adequate health insurance cover. Since the fellows do not take up gainful employment, they must take out private health (travel) insurance.

Adequate health insurance policy must cover the following benefits:

- medical and dental treatment
- medicines/drugs, dressing/bandages, health/medical aids
- hospital treatment
- medical rehabilitation
- pregnancy and childbirth.

The conditions and contents of insurance policies of each insurance company, however, differ greatly. The list of benefit exclusions needs to be considered in particular.

MERICS cannot recommend specific insurance providers to fellows for competition reasons.