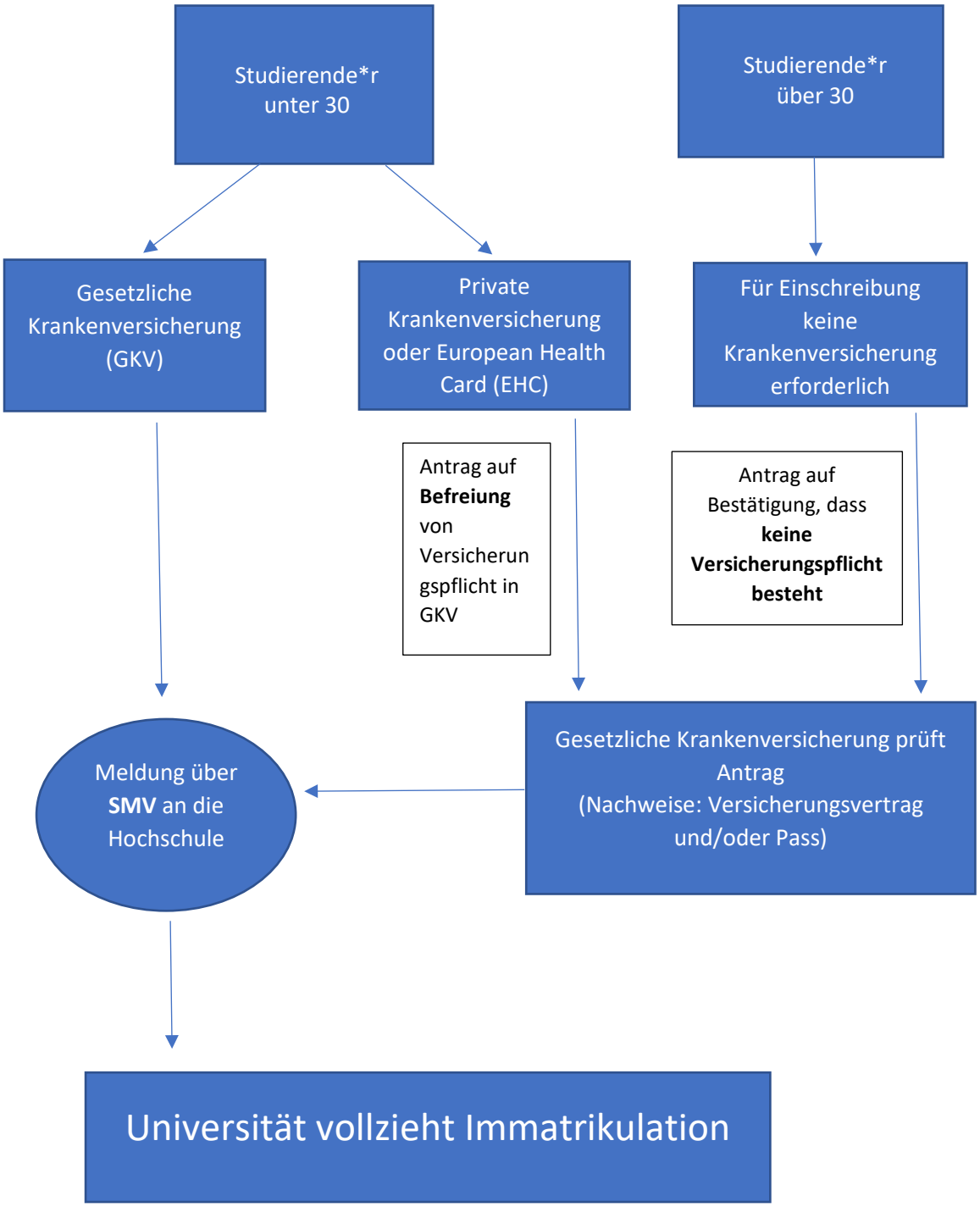Krankenversicherung und Studenten-Meldeverfahren (SMV)