

SWISSCARE

Foreign Student Health Insurance Switzerland



Plans overview 10.2026

HMIE and SPSS

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This page offers a comprehensive overview of Swisscare's International Student Health Insurance Switzerland plans HMIE and SPSS. The SPSS plans follow the General Insurance Conditions E820-11.26, edition 10.2026. For precise wording and referencing, please refer to the corresponding General Insurance Conditions, which can be found on the download page of www.swisscare.com.

✓ KVG/LAMal ✗ Not covered

The KVG/LAMal is the Swiss Federal Law governing mandatory health insurance, ensuring basic coverage for all residents in the country.

Basic plans

	HMIE - Essential	SPSS - Basic
General		
Insurance sum	✓ Unlimited	✓ Unlimited
Annual deductible	CHF 300/500/1'000/1'500/ 2'000/2'500	CHF 500/1'000/1'500/2'500
Territoriality	Worldwide	Worldwide
Hospitalisation / Inpatient Treatments		
Switzerland (general ward)	✓	✓
Worldwide	✓	✓ ¹
Ambulatory / Outpatient Treatments		
Hospital	✓	✓
General practitioner	✓	✓
Psychiatrist (in- and outpatient)	✓	✓
Psychologist	✓	✓
Specialists	✓	✓
Maternity		
Pregnancy	✓	✓
Childbirth in Switzerland	✓	✓
Childbirth abroad	✓	CHF 8'000 ¹
Antenatal classes	CHF 150	CHF 150
Normal pregnancy check-up	7x	7x
Obstetric ultrasound examination	2x	2x

	HMIE – Essential	SPSS – Basic
Medicine		
Prescription medicine	✓	✓
Alternative medicine	✓	✓
Emergency treatments		
Emergency treatments (in- and outpatient)	Worldwide	Worldwide
Dental treatments		
Accident	✓	✓
Illness	✓	✓ ³
Transport and rescue		
Ambulance & transport	50% max. CHF 500	50% max. CHF 500
Rescue	50% max. CHF 5'000	50% max. CHF 5'000
Return to home country		
Return to home country (Repatriation)	max. EUR 30'000	max. CHF 30'000
Repatriation of mortal remains	✗	✓
Accidental capital		
Accidental death	✗	✗
Accidental disability	✗	✗
Glasses and contact lenses		
Glasses and contact lenses	max. CHF 100 every 3 years	✗
Travel protection		
Trip cancellation (accident and illness)	max. CHF 200	✗
Recovery of passport and ID card	max. CHF 100	✗

	HMIE – Essential	SPSS – Basic
Exam protection		
Examination fee (accident and illness)	max. CHF 300	×
Telemedicine		
Telemedicine	3x every year	×
24-h helpline		
Help with the choice of a doctor and hospital	Yes	Yes
Mobile phone and credit-card-blocking service	Yes	Yes
Cost advance for hospitalisation abroad	×	CHF 5'000

Extended plans

	HMIE – Superior	SPSS – Smart	SPSS – Top
General			
Insurance sum	✓ Unlimited	✓ Unlimited	✓ Unlimited
Annual deductible	CHF 300/500/1'000/ 1'500/2'000/2'500	CHF 500/1'000/ 1'500/2'500	CHF 500/1'000/ 1'500/2'500
Territoriality	Worldwide	Worldwide	Worldwide
Hospitalisation / Inpatient Treatments			
Switzerland (general ward)	✓	✓	✓
Worldwide	✓	✓ ¹	✓ ¹
Ambulatory / Outpatient Treatments			
Hospital	✓	✓	✓
General practitioner	✓	✓	✓
Psychiatrist (in- and outpatient)	✓	✓	✓
Psychologist	✓	✓	✓
Psychologist not covered by KVG-LAMal	✗	✗	50% max. CHF 500 per year
Specialists	✓	✓	✓
Preventive medical check-up without medical indication	1x every year	✗	CHF 200 per year
Maternity			
Pregnancy	✓	✓	✓
Childbirth in Switzerland	✓	✓	✓
Childbirth abroad	✓	CHF 8'000 ¹	CHF 16'000 ¹
Antenatal classes	CHF 300	CHF 150	CHF 500
Normal pregnancy check-up	9x	7x	11x
Obstetric ultrasound examination	4x	2x	6x

	HMIE – Superior	SPSS – Smart	SPSS – Top
Medicine			
Prescription medicine	✓	✓	✓
Alternative medicine	✓	✓	✓
Contribution towards medicines not covered by KVG-LAMal, registered with Swissmedic	50% max. CHF 100	✗	✗
Contribution towards vaccination not covered by KVG-LAMal	50% max. CHF 50	✗	50% max. CHF 100 per year
Contribution to alternative treatment methods that are not covered by KVG-LAMal	50% max. CHF 200	✗	✗
Fitness centre membership (strength training or group fitness courses)	✗	✗	CHF 50 per year
Emergency treatments			
Emergency treatments (in- and outpatient)	Worldwide	Worldwide	Worldwide
Dental treatments			
Accident	✓	✓	✓
Illness	✓	✓ ³	✓ ³
Illness (analgesic dental treatments / dentures not covered by KVG-LAMal)	50% max. CHF 500	✗	50% max. CHF 500 per year ³
Contribution to dental control / hygiene	50% max. CHF 200	✗	50% max. CHF 200 per year
Contribution to X-rays, fillings and extractions, if not due to one of the pathologies in the KLV	50% max. CHF 200	✗	50% max. CHF 100 per year

	HMIE – Superior	SPSS – Smart	SPSS – Top
Transport and rescue			
Ambulance & transport	50% max. CHF 1'000	Unlimited	Unlimited
Rescue	50% max. CHF 15'000	Unlimited	Unlimited
Hospital visit of a family member			
Flight in the economy class/ medium-priced hotel	max. CHF 5'000	✗	CHF 5'000
Return to home country			
Return to home country (Repatriation)	max. EUR 30'000	max. CHF 30'000	max. CHF 30'000
Repatriation of mortal remains	100%	✓	✓
Accidental capital			
Accidental death	✗	✗	CHF 10'000
Accidental disability	✗	✗	CHF 20'000
Glasses and contact lenses			
Glasses and contact lenses	max. CHF 150 every 2 years	CHF 50 every 2 years	CHF 50 every 2 years
Travel protection			
Trip cancellation (accident and illness)	max. CHF 1'000	CHF 1'000	CHF 1'000
Recovery of passport and ID card	max. CHF 200	CHF 200	CHF 200
Baggage delay	✗	CHF 500	CHF 500
Flight delay (missed connection)	✗	CHF 500	CHF 500

	HMIE – Superior	SPSS – Smart	SPSS – Top
Exam protection			
Examination fee (accident and illness)	max. CHF 1'000	×	CHF 500
Event protection			
Event cost	max. CHF 100 per year	CHF 100 per year	CHF 100 per year
Telemedicine			
Telemedicine	5x every year	×	×
24-h helpline			
Help with the choice of a doctor and hospital	Yes	Yes	Yes
Mobile phone- and credit-card-blocking service	Yes	Yes	Yes
Cost advance for hospitalisation abroad	×	CHF 5'000	CHF 5'000

1. Only with ERV's consent, according to GCI Art. 1.5 F.
2. Excl. dental hygiene and treatments in Switzerland and Liechtenstein only.
3. In consideration of Art. 17 KLV and Art. 19 KLV (Krankenpflege-Leistungsverordnung).