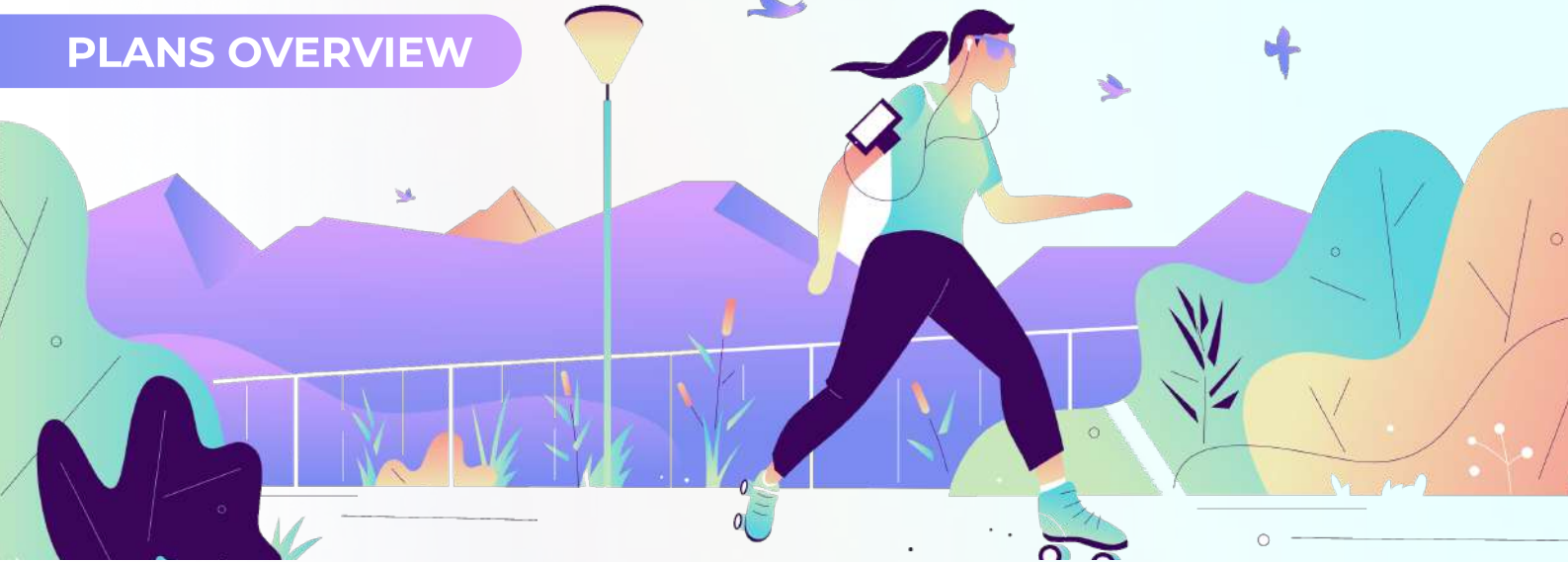


International student health insurance Switzerland

PLANS OVERVIEW



This page offers a comprehensive overview of Swisscare's International Student Health Insurance Switzerland plans HMIE and SPSS. 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/LAMaI ✘ Not covered

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

BASIC PLANS

General

Insurance Sum

Annual deductible

Territoriality

Hospitalisation / Inpatient Treatments

Switzerland (general ward)

Worldwide

Ambulatory / Outpatient Treatments

Hospital

General practitioner

Psychiatrist (in- and outpatient)

Psychologist

Specialists

HMIE - Essential

✔ Unlimited

CHF 300/500/1'000/1'500

Worldwide

✔

✔

✔

✔

✔

✔

✔

SPSS - Standard

✔ Unlimited

CHF 300/500/1'000/1'500

Worldwide

✔

✔ (except USA, Canada, Japan)¹

✔

✔

✔

✘

✔

	HMIE - Essential	SPSS - Standard
Maternity		
Pregnancy	✓	✓
Childbirth in Switzerland	✓	✓
Childbirth abroad	✓	CHF 8'000 (except USA, Canada, Japan) ¹
Antenatal classes	CHF 150	CHF 150
Normal pregnancy check-up	7x	7x
Obstetric ultrasound examination	2x	2x
Medicine		
Prescription medicine	✓	✓
Alternative medicine	✓	✓
Emergency treatments		
Emergency treatments (in- and outpatient)	Worldwide	Worldwide
Dental treatments		
Accident	✓	80%
Illness	✓	✗
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. EUR 30'000
Accidental capital		
Accidental death	✗	CHF 10'000
Accidental disability	✗	CHF 10'000
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	✗
Exam protection		
Examination fee (accident and illness)	max. CHF 300	✗

Telemedicine

Telemedicine

24-h helpline

Help with the choice of a doctor and hospital

Mobile phone and credit-card-blocking service

HMIE - Essential

3x every year

Yes

Yes

SPSS - Standard

✗

Yes

Yes

EXTENDED PLANS

HMIE - Superior

SPSS - Comfort

SPSS - Premium

General

Insurance sum

✔ Unlimited

✔ Unlimited

✔ Unlimited

Annual deductible

CHF 300/500/1'000/1'500

CHF 300/500/1'000/1'500

CHF 300/500/1'000/1'500

Territoriality

Worldwide

Worldwide

Worldwide

Hospitalisation / Inpatient Treatments

Switzerland (general ward)

✔

✔

✔

Worldwide

✔

✔ (except USA, Canada, Japan)¹

✔ (except USA, Canada, Japan)¹

Ambulatory / Outpatient Treatments

Hospital

✔

✔

✔

General practitioner

✔

✔

✔

Psychiatrist (in- and outpatient)

✔

✔

✔

Psychologist

✔

✗

50% max. CHF 500²

Specialists

✔

✔

✔

Preventive Medical check-up without medical indication

1x every year

✗

✗

Maternity

Pregnancy

✔

✔

✔

Childbirth in Switzerland

✔

✔

✔

Childbirth abroad

✔

CHF 12'000 (except USA, Canada, Japan)¹

CHF 16'000 (except USA, Canada, Japan)¹

Antenatal classes

CHF 300

CHF 300

CHF 500

Normal pregnancy check-up

9x

9x

11x

	HMIE - Superior	SPSS - Comfort	SPSS - Premium
Obstetric ultrasound examination	4x	4x	6x
Medicine			
Prescription medicine	✓	✓	✓
Alternative medicine	✓	✓	✓
Contribution towards medicines not covered by KVG-LAMaI, registered with Swissmedic.	50% max. CHF 100	✗	✗
Contribution towards vaccination not covered by KVG-LAMaI	50% max. CHF 50	✗	✗
Contribution to alternative treatment methods that are not covered by KVG-LAMaI	50% max. CHF 200	✗	✗
Emergency treatments			
Emergency treatments (in- and outpatient)	Worldwide	Worldwide	Worldwide
Dental treatments			
Accident	✓	90%	100%
Illness	✓	50% max. CHF 250 ³	50% max. CHF 500 ³
Illness (analgesic dental treatments / dentures not covered by KVG-LAMaI)	50% max. CHF 500	✗	✗
Contribution to dental control / hygiene	50% max. CHF 200	✗	✗
Contribution to X-rays, fillings and extractions, if not due to one of the pathologies in the KLV	50% max. CHF 200	✗	✗
Transport and rescue			
Ambulance & transport	50% max. CHF 1'000	50% max. CHF 1'000	50% max. CHF 2'000
Rescue	50% max. CHF 15'000	50% max. CHF 10'000	50% max. CHF 20'000
Hospital visit of a family member			
Flight in the economy class/ medium-priced hotel	max. CHF 5'000	CHF 2'500	CHF 5'000
Return to home country			
Return to home country (Repatriation)	max. EUR 30'000	EUR 30'000	EUR 30'000
Repatriation of mortal remains	100%	✓	✓
Accidental capital			
Accidental death	✗	CHF 20'000	CHF 30'000

	HMIE - Superior	SPSS - Comfort	SPSS - Premium
Accidental disability	✗	CHF 30'000	CHF 50'000
Glasses and contact lenses			
Glasses and contact lenses	max. CHF 150 every 2 years	✗	CHF 100 / every 3 years
Travel protection			
Trip cancellation (accident and illness)	max. CHF 1'000	CHF 500	CHF 1'000
Recovery of passport and ID card	max. CHF 200	CHF 100	CHF 200
Exam protection			
Examination fee (accident and illness)	max. CHF 1'000	CHF 500	CHF 1'000
Emergency treatments			
Event cost	max. 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

1 Only with ERV's consent, according to GIC Art. 1.5 F

2 Not delegated treatments in addition to KVG/LAMal

3 Dental treatments in case of new illnesses which are not already covered by OPAS

