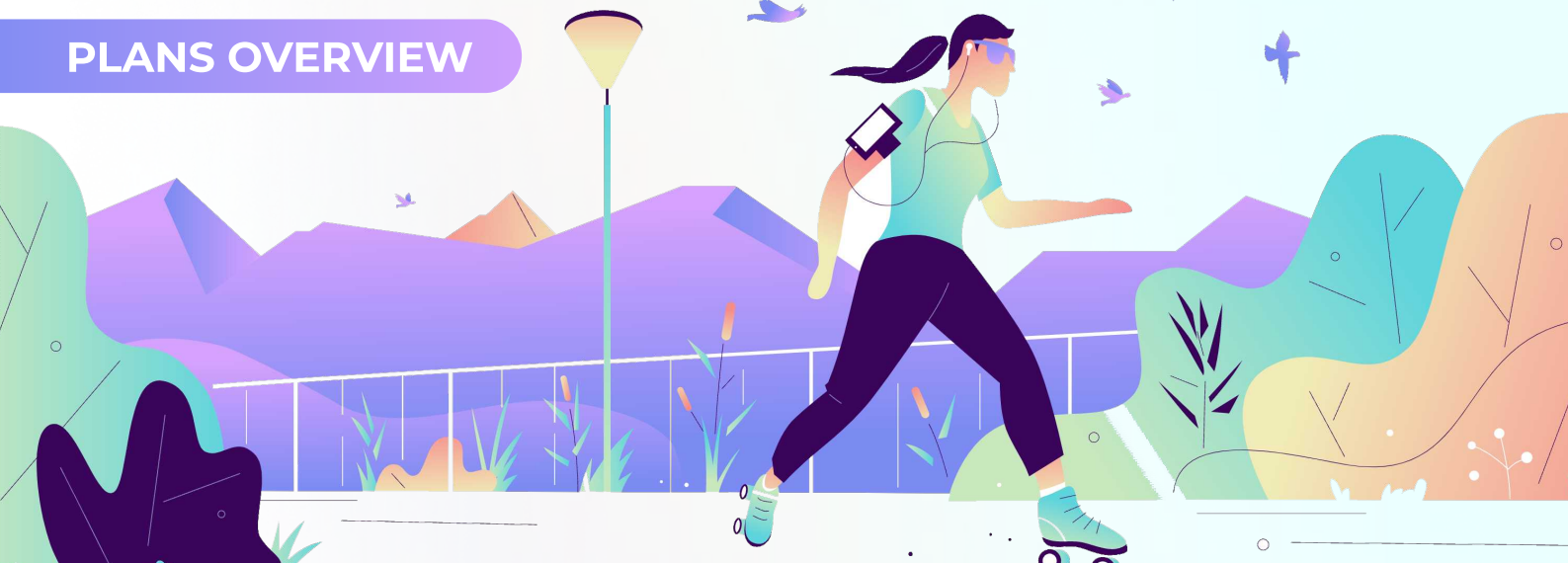


# International student health insurance Switzerland

## 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](http://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)<sup>1</sup>

✓

✓

✓

✗

✓

## Maternity

Pregnancy



Childbirth in Switzerland



Childbirth abroad



CHF 8'000 (except USA, Canada, Japan)<sup>1</sup>

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

### 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

Preventive Medical check-up without medical indication

### Maternity

Pregnancy

Childbirth in Switzerland

Childbirth abroad

Antenatal classes

Normal pregnancy check-up

### HMIE - Superior

✓ Unlimited

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

Worldwide

✓

✓

✓

✓

✓

✓

✓

1x every year

✓

✓

✓

CHF 300

9x

### SPSS - Comfort

✓ Unlimited

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

Worldwide

✓

✓ (except USA, Canada, Japan)<sup>1</sup>

✓

✓

✓

✗

✓

✗

✓

✓

CHF 12'000 (except USA, Canada, Japan)<sup>1</sup>

CHF 300

9x

### SPSS - Premium

✓ Unlimited

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

Worldwide

✓

✓ (except USA, Canada, Japan)<sup>1</sup>

✓

✓

✓

50% max. CHF 500<sup>2</sup>

✓

✗

✓

✓

CHF 16'000 (except USA, Canada, Japan)<sup>1</sup>

CHF 500

11x

	HMIE - Superior	SPSS - Comfort	SPSS - Premium
Obstetric ultrasound examination	4x	4x	6x
<b>Medicine</b>			
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	✗	✗
Contribution to alternative treatment methods that are not covered by KVG-LAMal	50% max. CHF 200	✗	✗
<b>Emergency treatments</b>			
Emergency treatments (in- and outpatient)	Worldwide	Worldwide	Worldwide
<b>Dental treatments</b>			
Accident	✓	90%	100%
Illness	✓	50% max. CHF 250 <sup>3</sup>	50% max. CHF 500 <sup>3</sup>
Illness (analgesic dental treatments / dentures not covered by KVG-LAMal)	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	✗	✗
<b>Transport and rescue</b>			
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
<b>Hospital visit of a family member</b>			
Flight in the economy class/ medium-priced hotel	max. CHF 5'000	CHF 2'500	CHF 5'000
<b>Return to home country</b>			
Return to home country (Repatriation)	max. EUR 30'000	EUR 30'000	EUR 30'000
Repatriation of mortal remains	100%	✓	✓
<b>Accidental capital</b>			
Accidental death	✗	CHF 20'000	CHF 30'000

	HMIE - Superior	SPSS - Comfort	SPSS - Premium
Accidental disability	✗	CHF 30'000	CHF 50'000
<b>Glasses and contact lenses</b>			
Glasses and contact lenses	max. CHF 150 every 2 years	✗	CHF 100 / every 3 years
<b>Travel protection</b>			
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
<b>Exam protection</b>			
Examination fee (accident and illness)	max. CHF 1'000	CHF 500	CHF 1'000
<b>Emergency treatments</b>			
Event cost	max. CHF 100 per year	✗	✗
<b>Telemedicine</b>			
Telemedicine	5x every year	✗	✗
<b>24-h helpline</b>			
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

