

Foreign 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/LAMal ✗ Not covered

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

	SPSS - Standard	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	✓ ¹	✓ ¹	✓ ¹
Ambulatory / Outpatient Treatments			
Hospital	✓	✓	✓
General practitioner	✓	✓	✓
Psychiatrist (in- and outpatient)	✓	✓	✓
Psychologist	✓	✓	50% max. CHF 500 ²
Specialists	✓	✓	✓

	SPSS - Standard	SPSS - Comfort	SPSS - Premium
Maternity			
Pregnancy	✓	✓	✓
Childbirth in Switzerland	✓	✓	✓
Childbirth abroad	CHF 8'000 ¹	CHF 12'000 (except USA, Canada, Japan) ¹	CHF 16'000 (except USA, Canada, Japan) ¹
Antenatal classes	CHF 150	CHF 300	CHF 500
Normal pregnancy check-up	7x	9x	11x
Obstetric ultrasound examination	2x	4x	6x
Medicine			
Prescription medicine	✓	✓	✓
Alternative medicine	✓	✓	✓
Emergency treatments			
Emergency treatments (in- and outpatient)	Worldwide	Worldwide	Worldwide
Dental treatments			
Accident	✓	✓	✓
Illness	✓	✓	✓
Transport and rescue			
Ambulance & transport	50% max. CHF 500	50% max. CHF 1'000	50% max. CHF 2'000
Rescue	50% max. CHF 5'000	50% max. CHF 10'000	50% max. CHF 20'000
Return to home country			
Return to home country (Repatriation)	max. EUR 30'000	EUR 30'000	EUR 30'000
Accidental capital			
Accidental death	CHF 10'000	20'000	30'000
Accidental disability	CHF 10'000	CHF 30'000	CHF 50'000
Glasses and contact lenses			
Glasses and contact lenses	✗	✗	CHF 100 / every 3 years
Travel protection			
Trip cancellation (accident and illness)	✗	CHF 500	CHF 1'000
Recovery of passport and ID card	✗	CHF 100	CHF 200
Exam protection			
Examination fee (accident and illness)	✗	CHF 500	CHF 1'000

Telemedicine

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24-h helpline

Help with the choice of a doctor and hospital

Mobile phone and credit-card-blocking service

SPSS - Standard



Yes

Yes

SPSS - Comfort



Yes

Yes

SPSS - Premium



Yes

Yes

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

