

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.

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/
2'000/2'500

Worldwide

SPSS - Standard

✓ Unlimited

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

Worldwide



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

Medicine

Prescription medicine



Alternative medicine



Emergency treatments



Emergency treatments (in- and outpatient)

Worldwide

Worldwide

Dental treatments

Accident



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/
2'000/2'500

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

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-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


Emergency treatments

Emergency treatments (in- and outpatient)

Worldwide

Worldwide

Worldwide

Dental treatments

Accident



Illness



Illness (analgesic dental treatments / dentures not covered by KVG-LAMal)

50% max. CHF 500

50% max. CHF 250³

50% max. CHF 500³

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



20'000

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 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

