

Foreign students health insurance Switzerland

Table of benefits
For students, academics, interns and au pairs

SPSSCP Edition January 2016



General	STANDARD	COMFORT	PREMIUM
Currency	CHF	CHF	CHF
Insurance sum	KVG/LAMal (unlimited)	KVG/LAMal (unlimited)	KVG/LAMal (unlimited)
Annual deductible	300/500/1000	300/500/1000	300/500/1000
Territoriality	worldwide	worldwide	worldwide
Age limitation	45 years	45 years	45 years

Hospitalisation / inpatient treatments

Switzerland (general ward)	yes	yes	yes
Abroad (except USA, Canada, Japan) ¹	yes	yes	yes

Ambulant / outpatient treatments

Hospital	yes	yes	yes
General practitioner	yes	yes	yes
Psychiatrist (in- and outpatient)	yes	yes	yes
Psychologist ²	no	no	50% max. 500
Specialists	yes	yes	yes

Maternity

Pregnancy	yes	yes	yes
Childbirth in Switzerland	yes	yes	yes
Childbirth abroad (except USA, Canada, Japan) ¹	8000	12.000	16.000
Antenatal classes	100	300	500
Normal pregnancy check-up	7x	9x	11x
Obstetric ultrasound examination	2x	4x	6x

Medicine

Prescription medicine	KVG/LAMal	KVG/LAMal	KVG/LAMal
Alternative medicine	KVG/LAMal	KVG/LAMal	KVG/LAMal

Emergency treatments

Emergency treatments (in- and outpatient)	worldwide	worldwide	worldwide
---	-----------	-----------	-----------

Dental treatments

Accident	80%	90%	100%
Illness ³	no	50% max. 250	50% max. 500

Transport and rescue

Ambulance & transport	50% max. 500	50% max. 1000	50% max. 2000
Rescue	50% max. 5000	50% max. 10.000	50% max. 20.000

Hospital visit of a family member

Flight in the economy class/medium-priced hotel	no	2500	5000
---	----	------	------

Return to home country

Return to home country	no	50% max. 2000	50% max. 4000
Repatriation of mortal remain	no	yes	yes

Accidental capital

Accidental death	10.000	20.000	30.000
Accidental disability	10.000	30.000	50.000

Glasses and contact lenses

Glasses and contact lenses	no	no	100 / every 3 years
----------------------------	----	----	---------------------

Travel protection

Trip cancellation (accident and illness)	no	500	1000
Recovery of passport and ID card	no	100	200

Exam protection

Examination fee (accident and illness)	no	500	1.000
--	----	-----	-------

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. 1.4 D.
- ² Not delegated treatments in addition to KVG/LAMaL.
- ³ Dental treatments in case of new illnesses which are not already covered by OPAS.

This overview is only a summary of the insurance benefits. It does not include the full wording or all the coverage details, conditions and exclusions of the proposed insurance policies. The actual insurance contract and the general insurance conditions (GIC) remain authoritative in any case. Conditions as of January 2016. We reserve the right to amend services and premiums at any time.