

Guideline

Insurance application

Apply for your insurance plan through the School application links:

For the HMIE product (new!) click here ↴ https://forms.swisscare.com/#/hmie?group=3025	For the SPSS product click here ↴ https://forms.swisscare.com/#/spss?group=3025
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Overview of both plans:

<https://s3.eu-central-1.amazonaws.com/website.swisscare.com/downloads/plans-overview-hmie-spss.pdf>

You will instantly receive your insurance policy and the exemption instruction per email after your application is completed. You will receive access to your online account and you may download the MySwisscare app where the digital insurance card is available.

Important information: to avoid a fine plus a forced and retroactive affiliation to a KVG-LAMal insurance, you must apply within 3 months upon arrival. Also, the health insurance must be valid upon arrival.

Your Foreign Student Health Insurance Switzerland

It is a private insurance product that covers the same benefits as a Swiss state health insurance per the Federal Swiss Health Insurance Act KVG-LAMal. For further details and the benefits list, please consult the general insurance conditions of each product.

Exemption procedure:

After applying via the above mentioned QR code or application link, you will receive three emails with following titles:

1. Registration confirmation to MySwisscare account
2. Invoice to pay for policy SPSS-XXXXXX of CHF XXX.XX
3. Very important: exemption procedure for Swiss authorities to fill out

In the 3rd email **“Very important: exemption procedure for Swiss authorities to fill out”**, it attached the procedure checklist and the cantonal exemption form to fill out. **Please strictly follow the instructions.**

Finally, once the local authorities have accepted your exemption request, they will contact you directly. Depending on the canton, their response may take some time.

Deductible / Coinsurance:

In accordance with the Swiss system and Swiss Health Insurance Act, an annual (calendar year) deductible (often referred as the franchise) of at least CHF 300.00, as well as a coinsurance (often referred as retention fee) of 10% up to CHF 700.00 per calendar year, are applicable to the contract.

Payment method:

According to the insured person's choice: per credit card or bank transfer, in advance and 30 days upon receipt of the premium invoice (orange inpayment slip with reference number for identification).

Claims management

Certain services must be paid in advance by the insured, and certain services will be paid directly by the insurer. Please see below what will be paid directly and what must be paid in advance by the insured.

Inpatient treatments - paid directly by the insurer :**Hospital admission**

In the case of inpatient treatments, **you do not need to pay the medical fees in advance**. The claim service will send a guarantee directly to the hospital.

Outpatient treatments :**No overnight stay**

Emergent hospital outpatient treatments - general practitioners - specialists - pharmacies...

These medical fees are initially at the insured's expense, who then must file a claim and request reimbursement. Simply follow the instructions in your [myswisscare](#) customer account.

Termination of your insurance policy

Please send us the documentation and termination request that corresponds with your situation and your request by email (switzerland@swisscare.com) to terminate your contract.

You have left the canton of residence or Switzerland

- Copy / Scan of attestation of departure from your local city hall or the migration office

You have finished your studies, or you are no more eligible for Student insurance

- Copy / Scan confirmation of graduation
- Copy / Scan decision or confirmation letter from relevant authorities

You have married a Swiss citizen, or your residence permit has changed during your studies

- Copy / Scan of your marriage certificate and new residence permit
- Copy / Scan of new insurance (KVG-LAMal)