



**Just arrived
in Switzerland?
Grüezi and
welcome!**

sanitas

The health insurance system in Switzerland explained

Everything you need to know so that you're properly insured in Switzerland.

Basic health insurance

Basic insurance is compulsory for anyone who lives or works in Switzerland. Once you move to Switzerland, you have three months to take out basic insurance. However, this doesn't mean you don't have to pay for your insurance for the first three months. Insurance starts retroactively from the date on which you registered with the local authority (Einwohnerkontrolle). This means that you have to pay your premiums retroactively to the health insurer.

What basic insurance covers

Basic insurance ensures that you can count on basic medical care in the event of illness, accident (if included) and maternity. The Swiss Federal Health Insurance Act (KVG/HIA) specifies in detail which benefits are covered. If you want more comprehensive insurance cover, for example for dental treatment, you can take out voluntary supplementary insurance.

Supplementary insurance

Supplementary insurance is voluntary in Switzerland. Supplementary insurance plans include benefits that are not covered by basic insurance or only to a certain extent. Health insurers can choose which benefits to offer under their supplementary insurance plans.

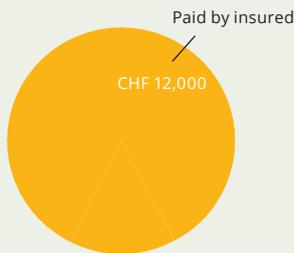
Why do I need supplementary insurance?

Example for orthodontics:

Marc Suter becomes a father. He takes out the Basic insurance plan for his son Tim. Tim is 12 years old and needs dental braces. As his father didn't take out supplementary insurance for Tim, he has to cover the cost of treatment himself.

Without supplementary insurance

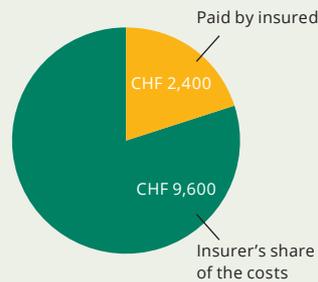
Medical bill: CHF 12,000
You pay: CHF 12,000



Basic insurance does not cover orthodontics.

With supplementary insurance

Medical bill: CHF 12,000
You pay: CHF 2,400



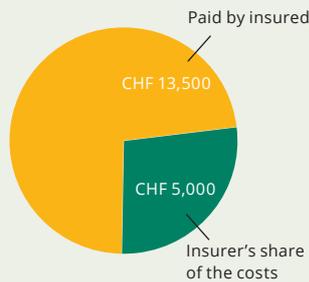
With the Family supplementary insurance plan, the health insurer covers benefits not included under basic insurance.

Example for rescue:

Kurt Schneider is a keen mountaineer and decides to go climbing. He is seriously injured. His companion calls the rescue services.

Without supplementary insurance

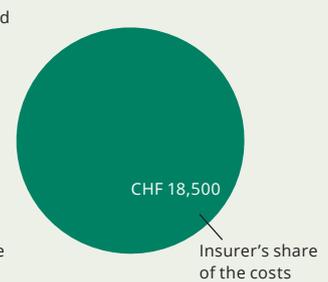
Medical bill: CHF 18,500
You pay: CHF 13,500



Basic insurance only covers part of the costs.

With supplementary insurance

Medical bill: CHF 18,500
You pay: -



Supplementary hospital insurance for the general ward provides full cover for transport in Switzerland.

Key terms

Under basic insurance you have a deductible and a copayment. These represent the share of the costs of your medical care you have to pay yourself. What is the premium? We explain the key terms.

Premium

The premium is the money you pay to the health insurance company each month in return for cover. The amount you pay per month depends, among other things, on the deductible you've chosen. The higher the deductible, the lower your monthly premium.

Deductible

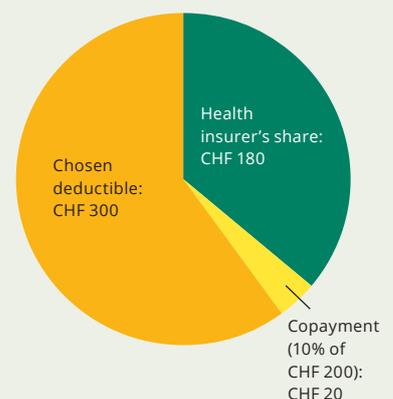
The deductible is the amount you pay each year before the health insurance company covers a share of the costs of medical care (visits to the doctor, medicines, lab tests, hospitalisation, etc.). You can choose the amount of your deductible.

Copayment

Once you've reached your chosen deductible, you pay only a part of the costs for all further treatments. This is known as the copayment. As specified by the Swiss Federal Health Insurance Act, it is usually 10%, up to a maximum of CHF 700 per calendar year. Your health insurance covers the rest.

For example:

Medical bill: CHF 500
You pay: CHF 320





Contact

We'll be glad to help. Contact us at welcometoswitzerland@sanitas.com

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