



**S.U.N.I. – SWISS UNIVERSITY NEW INSURANCE**

THE HEALTHCARE AND ASSISTANCE INSURANCE PLAN  
FOR INTERNATIONAL STUDENTS IN SWITZERLAND

# S.U.N.I. – SWISS UNIVERSITY NEW INSURANCE

---

You take care of your studies, we take care of your health!

S.U.N.I. – SWISS UNIVERSITY NEW INSURANCE is an insurance programme for International healthcare and assistance designed by HENNER – GMC, leader in social protection of persons. HENNER - GMC relies on its experience in the area of coverage of persons in international mobility in Switzerland and abroad, in order to develop a healthcare solution with a renowned and solid insurance partner to meet the needs of international students.

## ▶ WHO CAN BENEFIT FROM THESE GUARANTEES?

This insurance is designed for students, PhD students, researchers or foreign teachers residing in Switzerland and enrolled in a university or in an academic or other institute in Switzerland.

## ▶ TWO POSSIBLE ENROLLMENT OPTIONS

### INDIVIDUAL

Students enroll individually to benefit from the guarantees.

**A medical selection applies to membership, without waiting periods.**

### COLLECTIVE

We analyse the specific needs of your school and your students to develop standard or customised collective solutions.

Your school can benefit from more favorable membership conditions and premiums defined in terms of the number of students insured.

## ▶ AN INTERNATIONAL COVERAGE

The medical expenses appearing in the Table of Benefits here below are **covered worldwide, except in the United States and Canada.**

In the United States and Canada coverage is only applicable in cases of emergency.

This emergency coverage is valid in the USA and Canada when travelling for less than a total of 90 days per calendar year.

## GUARANTEES WITH OR WITHOUT DEDUCTIBLES ADAPTED TO THE NEEDS OF YOUR STUDENTS

---

Your students can choose between:

Offer « **YES – Your Economic Solution** » with an annual deductible of CHF 250

Offer « **WYN – What You Need** » without deductible

**Table of benefits:**

	Offer YES	Offer WYN
Annual benefit limit per person	CHF 3 000 000	CHF 3 000 000
<b>Medical benefits</b>	<b>Amount in % of actual costs</b>	
<b>MEDICAL AND SURGICAL HOSPITALIZATION IN A COMMON WARD IN A PUBLIC HOSPITAL (1)</b>		
Room and board, surgery, anesthesiology/recovery room fees, operating room expenses, medical consultations and visits, nursing and paramedical care, laboratory tests, medical biological treatment, medical imaging and X-rays, prescribed drugs and medicines	100%	100%
Day care surgery in a public or private institution	100%	100%
Home care following a hospitalization	100%	100%
Post-operative expenses prescribed by the physician who performed the surgery, incurred within 30 days of discharge from the hospital	100%	100%
Medically prescribed rehabilitation following a hospitalization	100 % limited to 90 days / person / year	
Life-saving organ and/or tissue transplant	100%	100%
Psychiatric hospitalization	100%	100%
Transportation costs of an ambulance when medically necessary	100%	100%
<b>PREGNANCY AND CHILDBIRTH</b>		
Labor and delivery in a common ward in a public hospital or at home (1)	100%	100%
Care accorded to a new-born child in good health and his/her stay in hospital with his/her mother (1)	100%	100%
Check-ups (2)	100% limited to 7 sessions before delivery and 1 after delivery	
Ultrasounds (2)	100% limited to 2 ultrasounds	
Counseling for nursing/breastfeeding by midwives or specialized nurses	100% limited to 3 sessions	
Delivery preparation courses by midwives	100% limited to CHF 100	
<b>OUT-PATIENT EXPENSES</b>		
General physicians' consultations and visits	100%	90%
Specialists' consultations and visits (including acupuncture) (3)	100%	90%
Medically prescribed paramedical care: nurses, physiotherapists, speech therapists, orthoptists, occupational therapists, dieticians, logopedists, chiropractors, osteopaths (3)	100%	90%
Psychotherapy prescribed by a psychiatrist and provided by a psychiatrist or a doctor specialized in psychotherapy, delegated psychotherapy (supervised by a psychiatrist in a medical practice) (3)	100% limited to 10 sessions / person / year	90% limited to 10 sessions / person / year
Laboratory tests, medical biological treatment	100%	90%
Medical imaging and X-rays	100%	90%
Prescribed drugs and medicines	100%	90%
Thermal cures prescribed by a physician	100% limited to CHF 10 per day and to 21 days / person / year	90% limited to CHF 10 per day and to 21 days / person / year
<b>PREVENTIVE CARE</b>		
Mandatory and medically prescribed vaccinations & inoculations	100%	90%
<b>ROUTINE DENTAL CARE</b>		
Dental care consultations and visits, conservative care, surgical treatment, parodontology	100% within an annual aggregate limit of CHF 360* per person	90% within an annual aggregate limit of CHF 360* per person
<b>MAJOR DENTAL TREATMENT (1)</b>		
Dental prostheses (including temporary prostheses), dental crowns (including temporary crowns), fixed or removable dentures, inlays, onlays, pinned teeth, implants, repairs	100% within an annual aggregate limit of CHF 360* per person	90% within an annual aggregate limit of CHF 360* per person
<b>VISION CARE</b>		
Eyeglasses and contact lenses	100% limited to CHF 200 per person every 3-year period	90% limited to CHF 200 per person every 3-year period

\*in total for routine and major dental care

## Additional options:

If your students choose the offer « WYN », they can upgrade their coverage with the following options:

### Option: Semi private room in a public hospital

Hospitalisation and delivery in a semi private room of a public hospital will be covered by HENNER – GMC.

### AND/OR

### Option: Dental and Vision care

DENTAL AND VISION CARE OPTION	
These guarantees replace the offer WYN "dental and vision care"	
Medical benefits	Amount in % of actual costs
<b>DENTAL CARE</b>	
Routine dental care: dental care consultations and visits, conservative care, surgical treatment, parodontology	90% of charges within an annual aggregate limit of CHF 1500 per person
Major dental treatment: dental prostheses (including temporary prostheses), dental crowns (including temporary crowns), fixed or removable dentures, inlays, onlays, pinned teeth, implants, repairs (1)	90% of charges within an annual aggregate limit of CHF 600 per tooth and CHF 1 600 per person and per year
<b>VISION CARE</b>	
Glasses	90% of charges limited to CHF 400 per person every 2-year period
Frames	90% of charges limited to CHF 150 per person every 2-year period
Contact lenses	90% of charges limited to CHF 200 per person per year
Laser refractive surgery	90% of charges limited to CHF 500 per eye during the entire validity of the contract

(1) Care subject to prior agreement.

(2) In the event of a pregnancy at risk, as many exams as necessary (including ultrasounds). A duly completed prior agreement form and a medical report are mandatory in order to receive such care.

(3) For series of procedures, in the case of more than 5 sessions, an application for prior agreement is mandatory.

Medical expenses that are clearly unreasonable or unusual may be subject to restricted coverage.

# YOUR ASSISTANCE AND REPATRIATION COVERAGE VALID WORLDWIDE

---

The benefits of Mondial Assistance described below are covered worldwide whilst travelling outside the beneficiary's country of origin.

## Medical repatriation or transportation

If the beneficiary's state of health requires medical care or specific examinations that cannot be provided on site, Mondial Assistance arranges and covers:

- Either the transportation to a regional hospital or to a country nearby that might provide the care. Afterwards, the beneficiary will be repatriated by a regular airliner to the beneficiary's country of origin or country of residence,
- Or the repatriation to the beneficiary's country of origin or country of residence if no appropriate medical centre exists nearby.

## Repatriation or transportation of body

- Mondial Assistance organises and covers transportation of the beneficiary's body from the place of placement in a coffin to the place of inhumation in the beneficiary's country of origin or country of residence, as well as necessary related expenses for the transportation of the body.

## Early return

- Mondial assistance arranges and covers the beneficiary's two way transportation to enable the latter to be at the bedside of his/her relative or to attend the funeral.

## Other services

- 24 hour telephonic medical advice
- Presence of a family member for the hospitalised beneficiary
- Delivery of necessary medicines, unobtainable on site

# QUALITY CLIENT SERVICE AND ADMINISTRATION

---

## ▶ TELEPHONE RECEPTION 24/7

A specialised and multilingual team is available to answer any questions you may have concerning claims processing, prior agreements or medical reimbursements.

Our office is located in the centre of Geneva, guaranteeing a local service.

## ▶ RAPID PROCESSING OF REIMBURSEMENT REQUESTS

Your reimbursement claims are processed within **72 hours**, excluding postal and bank transfer delays. HENNER - GMC guarantees direct payment of your hospital bills to the hospital (including childbirth).

## ▶ ACCESS TO A WORLDWIDE MEDICAL NETWORK

You have the HENNER – GMC worldwide medical network at your disposal. It's simple and direct online, just log on to your personal member space at [www.henner.com](http://www.henner.com) to find a physician in any given country and city.

## ▶ A PERSONALISED INSURANCE CARD

Each person insured receives a membership card. The card allows the holders to: provide proof of their insurance coverage to hospitals and clinics throughout the world, gain access to the HENNER - GMC Medical Network and have all the necessary information on hand to enable easy contact with HENNER - GMC.

### More services FOR YOU, THE ESTABLISHMENT

#### ▶ MANAGE YOUR CONTRACT

According to your needs, HENNER - GMC can provide you with statistical reports to measure and anticipate the risk, manage the budgets allocated for Healthcare Insurance and adapt the plans with respect to your needs and balanced results.

#### ▶ COST CONTAINEMENT

HENNER - GMC has applied a policy of medical cost containment through our prior agreement procedure, reimbursement of reasonable and customary expenses and our fraud detection system. The purpose of these measures is to maintain a high quality insurance plan at a reasonable price.

### More services FOR YOU, THE STUDENTS

#### ▶ THE WEBSITE

[www.henner.com](http://www.henner.com)

- Consult/download reimbursement statements,
- Consult /download Reimbursement and Prior Agreement Forms,
- Update personal contact details,
- Access the HENNER - GMC Medical Network,
- HENNER - GMC contact details.

#### ▶ THE MEMBERSHIP GUIDELINES

Each insured person also receives a booklet containing all practical and necessary information on their insurance plan. This guide includes the table of benefits and information on the reimbursement and Prior Agreement procedures.

# OUR EXPERIENCE AT YOUR SERVICE

---

## ▶ MAKING SURE YOU GET THE BEST, THAT'S IMPORTANT

### CLIENT RELATIONS, THE CORE OF OUR COMPANY

- 1 100 employees, coming from 30 different countries and speaking 37 languages,
- Offices in France, Spain, Switzerland, England, USA, Canada, Brazil, Tunisia, Kenya, Qatar and Singapore,
- 300 000 phone calls processed each month to accompany and advise you,
- A dedicated contact person for each client.

### ACTIVE AND RELIABLE ADMINISTRATION

- 24.4 million claims processed each year,
- 35 400 reimbursements each day,
- Certified ISO 9001 for quality management.

## ▶ 60 YEARS OF EXPERIENCE, IT'S REASSURING

### HENNER – GMC TODAY, HAS :

- More than 1.3 million beneficiaries of healthcare and life & disability plans,
- 3 million beneficiaries of funeral guarantees,
- 232 000 multinational beneficiaries in 198 countries.

### SATISFYING OUR CLIENTS' NEEDS

- Reliable solutions, designed by HENNER - GMC with the biggest insurance providers,
- Contracts managed by HENNER - GMC to guarantee control of costs and tariffs,
- Contracts that evolve to fulfill the needs of our clients.

**98%** of insured members are satisfied with HENNER - GMC and its professional and available advisers\*.

**94%** of insured members would recommend HENNER – GMC to others\*.

\* HENNER – GMC Customer satisfaction survey 2011

**For all additional information, please contact:**

**Sofia Blomqvist or Emilie Pons**

**Tel: 022 807 02 70**

**Fax: 022 807 02 79 E-mail: [gmc.geneve@henner.com](mailto:gmc.geneve@henner.com)**

**Route de Malagnou, 6 - 1208 Geneva**



**HENNER SA, Paris, Succursale de Genève - Route de Malagnou, 6 - 1208 GENEVA – SWITZERLAND - Tel.: +41(0)22 807 02 70,  
Fax: +41(0)22 807 02 79 - Registre du Commerce Genève Numéro Fédéral CH-660-2203001-2 - Registre FINMA n° 17'553**

HENNER - Simplified private joint stock company - Insurance broker and Third Party Administrator - Registered capital of € 8,212,500 - N°RCS PARIS B 323 377 739 - Brokerage license ORIAS n° 07.002.039 - Regulated by the ACP (Autorité de Contrôle Prudentiel) - ISO 9001 certified - Headquarters : 10 rue Henner - 75459 Paris Cedex 09 France - [www.henner.com](http://www.henner.com)