

Student Care. Group insurance for foreign students and trainees.



Well educated – well taken care of.

You have chosen a Swiss university to benefit from a sound education in attractive surroundings. We have the appropriate insurance: Student Care. The insurance is aimed at foreign students and trainees under 30 who want better protection for the duration of their stay in Switzerland. Student Care guarantees you the same insurance benefits foreseen by the Swiss obligatory insurance (under the provisions of the FLHI).

Student Care offers persons living temporarily in Switzerland the following advantages:

- Basic medical treatment as an outpatient or inpatient for sickness, accident and maternity in conformity with the provisions of the FLHI (Federal Law on Health Insurance)
- An annual deductible (excess) of only CHF 100 for outpatient and inpatient treatment
- Insurance with no percentage participation
- Contract without a health declaration
- Annual contract
- Attractive premium

Save premiums:

- 7 % if accident cover is excluded

Useful supplementary insurance.

Because the minimum required insurance only partly covers your main needs, CSS offers a series of supplementary insurance plans. By combining them you can put together your own cover that corresponds to your situation in life and your budget. We would be happy to advise you.

Benefits at a glance.

<p>Outpatient treatment/ Classical medicine.</p> <p>Cover of costs according to local rates at the canton of residence or at the place of work of recognized doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists and ergotherapists, nurses and nursing auxiliaries.</p>	<p>Preventive examinations/Vaccinations.</p> <p>Contributions to preventive health measures e.g. vaccination of children, preventive gynecological examinations, among others.</p>	<p>Maternity.</p> <p>Eight check-ups, 2 ultrasonic examinations for a normal pregnancy, home birth or birth in hospital, prenatal courses maximum CHF 100.</p>
<p>Benefits while abroad (excluding EU countries incl. Iceland, Liechtenstein and Norway).</p> <p>Cover of emergency treatment in the general ward either as an outpatient or an inpatient up to a maximum of double rate at the canton of residence in Switzerland.</p>	<p>Dental treatment.</p> <p>Cover of costs in the case of severe disease of the masticatory organ or if treatment becomes necessary because of a serious general illness. Full cover of costs (primary treatment) in the case of accident, if cover exists for accident (in conformity with Art. 17 to 19a OHIB).</p>	<p>Transport and rescue costs.</p> <p>Cost of transport: 50% of costs, max. CHF 500 per calendar year. Cost of rescue: 50% of costs, max. CHF 5000 per calendar year.</p>
<p>Medicaments.</p> <p>Medicaments prescribed by a doctor according to the list of medicaments and the specialty list.</p>	<p>Psychotherapy</p> <p>Cover of costs for psychotherapy with a doctor.</p>	<p>Glasses/Contact lenses.</p> <p>Up to 18 years of age: CHF 200 per year with a doctor's prescription; from 19 years of age: CHF 200 every 5 years, first payment with a doctor's prescription.</p>
<p>Breast-feeding.</p> <p>Three sessions of breast-feeding counseling.</p>	<p>Hospitalization.</p> <p>Full cover of all costs in the canton of residence (public hospital/acute hospital) without limit to sum or duration in the general ward.</p>	<p>Spa cures/Convalescent cures.</p> <p>Spa cures: CHF 10 per day, 21 days per year and costs for doctor and therapy. Convalescent cures: only medical costs.</p>
<p>Participation in costs.</p> <p>CHF 100 is charged as an annual fixed charge (deductible).</p>	<p>Benefits while abroad (EU countries incl. Iceland, Liechtenstein and Norway).</p> <p>The conditions contained in the bilateral agreements on the free movement of persons apply to citizens of the EU (incl. Iceland, Liechtenstein and Norway) requiring treatment in EU countries (incl. Iceland, Liechtenstein and Norway). They are covered for cost of emergency outpatient and inpatient treatment in conformity with the conditions prevailing in the country in which treatment takes place.</p>	<p>Home nursing/Care in a nursing home.</p> <p>Cover of costs for examinations, treatment and nursing care prescribed by a doctor and carried out at home or in nursing homes by recognized Spitex organizations.</p>
<p>Outpatient treatment/ Alternative medicine.</p> <p>Acupuncture: Coverage of costs according to tariff in the canton of residence or at the place of work for treatment by recognized doctors with an FMH qualification in the field of complementary medicine.</p>	<p>Protection of health/Prevention.</p> <p>In conformity with the conditions of Art. 12 of the ordinance on health insurance benefits (OHIB).</p>	<p>Apparatus.</p> <p>Contributions to apparatus according to the list «Apparatus and Devices».</p>

This information sheet provides you with a general overview. Details of the insurance on offer are contained in the General Conditions of Insurance (GCI) of CSS Insurance Ltd and the Federal Law on Insurance Contracts (FLIC).



Nicht frankieren
Ne pas affranchir
Non affrancare

Geschäftsantwortsendung
Envoi commercial-réponse

Invio commerciale-risposta
Envoi commercial-réponse

CSS Assurance
Agence Student Care
Av. Vinet 16
1004 Lausanne

Student Care. Collective insurance
for foreign students and trainees



Only **CHF 80** per month



A good education – in good hands

You have chosen a Swiss university in order to gain a good education in attractive surroundings. We have the right insurance for you:

Student Care. It is aimed at foreign students and trainees up to the age of 30 who want optimum insurance protection during their stay in Switzerland. Student Care gives you the same insurance benefits as required under the obligatory health insurance (the LAMal).

Who is the CSS Insurance

CSS, with more than 1.2 million customers insured, is one of the biggest health insurance companies in Switzerland. Find more information at www.css.ch

For advice or to sign up to an insurance policy contact:

CSS Insurance
Agence Student Care
Av. Vinet 16
1004 Lausanne
Tel. 058 277 30 70
info.studentcare@css.ch

Student Care offers the following benefits to those living temporarily in Switzerland:

Coverage

- basic medical care (inpatient or outpatient) in case of illness, accident and maternity in accordance with the LAMal

Participation in costs

- annual excess of only CHF 100 for inpatient and outpatient treatment
- insurance with no percentage participation

Premiums

- monthly premium of CHF 80

Simple and fast sign-up

- insurance policies without a health declaration

Duration of contract

- annual contract



Student Care.

Because I am interested in the best medical cover in Switzerland for foreign students and trainees.

I would like some personal advice.

You can contact me

on the following number

from .00 to .00

Forename/Surname

Date of birth

Street/No

Postal code/Area

Telephone

Email

Educational institution

Place

- I would like to take part in the competition to win one of 10 Media Markt vouchers to the value of CHF 300

Winners drawn: 29.08.2008. No correspondence will be entered into on the subject of the competition. The winners will be notified personally. No cash alternative to the prizes is available. All legal action is excluded. The CSS may keep the details you have submitted and inform you of future offers.



Student Care

Medical Insurance

General Conditions of Insurance (GCI)

Edition of 09.2003

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Art. 2	Content of the contract	2.1	The following details are contained in the policy: the name of the insured person, the date insurance cover commences, the annual fixed charge (deductible) as referred to in Art. 6, and any special conditions which may apply.
Art. 3	Sickness, accident, claims	2.2	The contractual relationship between CSS Insurance AG (CSS in this document) and the insured person is governed by the stipulations of the Federal Law on Insurance Contracts (FLIC) unless otherwise stated in the following General Conditions of Insurance (GCI). Any special agreements made with the insured take precedence.
II	Benefits provided by CSS	2.3	The information sheet – Student Care Insurance Benefits (Appendix 1) is an integral part of the General Conditions of Insurance (GCI).
Art. 4	Benefits	Art. 3 Sickness, accident, claims	
Art. 5	Expiry of the obligation to pay benefits	3.1	CSS pays benefits for cases of sickness and accidents. Accident risk cover may be excluded from the policy.
Art. 6	Participation in costs	3.2	Claims may be made for fees for contracted services provided by service suppliers who are recognized as such under health insurance law (KVG).
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- 4.1.1 CSS accepts all costs incurred in diagnosing and treating an illness and its consequences. These benefits include:
- a) Examinations, treatment and nursing care either as an outpatient, during house calls, as an inpatient, partial inpatient or in a nursing home provided by the following persons: doctors, chiropractors or other persons who provide services under medical supervision.
 - b) Analysis, medicaments, means and equipment for diagnosis or therapy prescribed by a doctor or by a chiropractor practicing within the limits laid down by the Federal Council.
 - c) A contribution to the cost of medically prescribed spa-cures.
 - d) Therapy for medical rehabilitation prescribed or carried out by a doctor.
 - e) Hospitalization in the general ward of a hospital.
 - f) Stays in semi-stationary health care institutions.
 - g) A contribution to the cost of medically necessary transport and rescue costs.
 - h) Services provided by pharmacists dispensing medically prescribed medicaments as stipulated under letter b).
- 4.1.2 CSS accepts the cost of specific preventive examinations for early diagnosis of illnesses as well as the cost of preventive measures for insured persons who are susceptible to specific illnesses. Preventive examinations or therapy must be carried out by a doctor or be medically prescribed.
- 4.1.3 For congenital illnesses (see Art. 3. para. 2 ATSG) CSS accepts costs that are not covered by the invalidity insurance to the extent of normal sickness benefits.
- 4.1.4 In case of accident CSS accepts the cost of the same benefits as for illness.
- 4.1.5 In case of maternity, CSS accepts the cost of the same benefits provided for illness in addition to specific maternity costs. These benefits include:
- a) Medically prescribed check-ups during pregnancy and post-partum carried out by doctors or midwives.
 - b) Home birth, delivery in a hospital or a semi-stationary nursing home and obstetric services provided by doctors and midwives.
 - c) Breast-feeding counseling as needed.
 - d) Care and treatment for the baby for the period it remains in hospital with the mother.
- 4.1.6 CSS accepts the cost of the same benefits as for illness for non-criminal termination of pregnancy carried out in conformity with Article 119 of Criminal Law.
- 4.1.7 CSS accepts the cost of dental treatment if it is required for the following reasons:
- a) It is needed because of a serious unavoidable disease of the masticatory organ; or
 - b) It is needed because of a serious general illness or as a consequence of this illness; or

- c) It is needed to treat a serious general illness or the consequences thereof.
- 4.2 The principle benefits (Articles 4.1.1. to 4.1.7. of the GCI) for which cover is available are summarized on the information sheet – Student Care Insurance Benefits (Appendix 1).

Art. 5 Expiry of the obligation to pay benefits

CSS is no longer liable for benefits when the contract expires; cover ceases for illnesses and accidents which arose or occurred during the duration of the contract. Payment is due for therapy which commenced while the contract was in force, in conformity with the conditions of the GCI. Payment is made dependent on the date of treatment.

Art. 6 Participation in costs

Insured persons participate in the cost of treatment by making a fixed annual contribution (deductible) to the cost of treatment. The annual fixed charge (deductible) is shown on the policy.

Art. 7 Benefits due from third parties

- 7.1 CSS pays its share of claims if insured persons are also insured by other insurers.
- 7.2 CSS pays benefits subsidiary to payments due by liable third parties or their insurers, contrary to Article 8. If the third party or his insurer denies legal liability or any obligation to pay CSS is not obliged to pay benefits.
- 7.3 If the insured person does not make claims against third parties or their insurers within permitted time limits or waives his right to make a claim, CSS is not obliged to pay benefits.
- 7.4 If the insured person makes agreements about payments with a liable third party without the prior consent of CSS, CSS is not obliged to pay benefits.

Art. 8 Situation with respect to other CSS insurance contracts

Benefits due under this contract always take precedence before those from any other contract the insured may have with CSS.

III Premiums

Art. 9 Initial premium and age group premium modification

- 9.1 The annual fixed charge (deductible) is shown on the policy.
- 9.2 On reaching the maximum age for a specific age group, insured persons are automatically assigned to the next higher age group at the beginning of the

following calendar year. The applicable premium rate is that for the age group. Age groups:

0 – 18

19 – 25

26 – 30

- 9.3 The insured is not entitled to terminate the insurance when premiums are modified because of admittance to a higher age group.

Art. 10 Modification of premium rates

- 10.1 CSS retains the right to modify premium rates.
- 10.2 Notice of a change in premiums is issued at least 25 days before the end of a calendar year.
- 10.3 If the bearer of the insurance does not wish to pay the modified premium, on serving written notice the contract can be terminated at the end of the current calendar year. Notice of termination must be received by CSS at the latest on the last working day of the calendar year.

Art. 11 Reductions

CSS grants a reduction if accident risk is excluded.

Art. 12 Reimbursement of premiums

- 12.1 If the contract is terminated before the expiry date, CSS refunds unused premiums, except if
- the insured person has terminated the insurance after a claim;
 - the insured person is in breach of contractual obligations with the intention of deceiving the insurer.
- 12.2 If the insurance contract is terminated during a calendar month, premiums remain payable for the whole month.

Art. 13 Premium arrears

- 13.1 If CSS does not receive payments by the due date a written reminder to pay is sent to the liable party and a new payment deadline is set. After this period has elapsed CSS is no longer obliged to pay benefits and the insurance is terminated.
- 13.2 CSS is entitled to charge CHF 50 per reminder for administrative costs and cost of collection.
- 13.3 CSS is entitled to offset premiums against benefits due to the insured person. Insured persons are not entitled to offset payments with claims on CSS.

IV Miscellaneous conditions

Art. 14 Duties when making claims

- 14.1 The insured person must submit detailed original invoices and medical certificates to CSS to enable CSS to pay benefits in conformity with the contract. This condition also applies if treatment is received abroad. CSS can demand an authenticated translation into one of Switzerland's national lan-

guages at the expense of the insured person.

- 14.2 CSS should be informed immediately if the insured is hospitalized. A payment guarantee must be issued by CSS before treatment commences. CSS is not liable for benefits if the insured person neglects to request a payment guarantee.
- 14.3 The insured person is under obligation to inform CSS about all benefits received from third parties (e.g. other insurers).
- 14.4 The insured must release all service providers from the obligation to maintain patient privacy so CSS can obtain all information and files deemed necessary to assess what benefits are due. Otherwise CSS is not obligated to pay benefits.
- 14.5 Requests for a payment guarantee should be made to the customer service center indicated on the insurance card or to the emergency center.

Art. 15 Conditions for acceptance into the insurance

- 15.1 Students from abroad up to 30 years of age who are attending an educational institute in Switzerland or are engaged in practical training can subscribe to the Student Care plan.
- 15.2 A medical examination is not necessary.

Art. 16 Duration of the contract, termination

- 16.1 In each case the contract is valid from 31 December and, apart from the exceptions cited in Art. 16.3 and Art. 16.4, is extended in each case for 1 year provided neither contracting partner serves notice of termination at least 3 months before the contract expires. The contract lasts for a minimum of 12 months.
- 16.2 Notice of termination has to be served in writing.
- 16.3 The contract always expires at the end of the calendar year in which the insured person completes his 30th year.
- 16.4 If the insured person leaves the educational institute or completes practical training and departs from Switzerland, the insurance terminates at the end of the month of departure. Premiums paid in advance will be refunded.

Art. 17 Termination after a claim

- 17.1 After a claim for which CSS pays benefits the policyholder is entitled to terminate the contract within 14 days of being notified of the sum to be paid.
- 17.2 Notice of termination must be received by CSS within this time limit. The insurance terminates on receipt of notification by CSS. Premiums paid in advance for parts of months will not be refunded.
- 17.3 CSS waives its right to cancel the insurance after a claim.

Art. 18 Insurance fraud

If an insured person wilfully misinforms the insurer or withholds facts which would have led to refusal by CSS to pay benefits or if the insured person fulfils obligations too late or not at all with the intention of deceiving, CSS can refuse to pay benefits and withdraw from the contract.

Art. 19 Expiry of the insurance

The contract expires

- as stated in Art. 16.3, at the end of the calendar year in which the insured person completes his 30th year.
- as stated in Art. 16.4, at the end of the month in which the insured person leaves the educational institute or completes his practical training.

Art. 20 Ceding claims

Insured persons may only cede claims to third parties with the express written permission of CSS.

Art. 21 Statute of limitations

Entitlement to benefits lapses 2 years after occurrence of events leading to a claim.

Art. 22 Substitute policy

If the present contract has been taken out to replace another CSS policy, some benefits drawn earlier under the previous policy will be taken into account in calculating future benefits.

Art. 23 Payment of benefits

CSS transfers benefit payments to bank or postal accounts free of charge. If another form of payment is desired CSS passes any fees involved on to the insured person. In addition, CSS charges the supplementary administrative costs for each payment to the insured person.

Art. 24 Changes of address

CSS should be informed immediately of any change of address. If this change leads to a premium being modified, CSS passes this on to the insured in subsequent premiums. This modification does not entitle the insured person to terminate the insurance.

Art. 25 Legal venue

If legal disputes arise, the policyholder can take action against CSS at the court with jurisdiction at his Swiss domicile or at Lucerne.