

Mandatory exemption procedure



What is an exemption

In Switzerland everybody has to have a Swiss health insurance. However under certain conditions you can be exempted and have a private international insurance plan if

1. You are a student, researcher, intern, postdoc, PHD, aupair, etc...
2. And your international insurance covers all of the benefits required by the Swiss health insurance law.

Swisscare FSS plan covers all of the benefits according to the law; however you must still prove to the authorities that you are a student or researcher, intern, au pair, Phd, Postdoc, etc.

Important : an exemption is not a free insurance. The government exemption letter is a confirmation that you have the right insurance coverage in Switzerland.



How do I get an exemption

It is very simple, you must fill out all of the forms that you have received after applying online, and then you must add proof of research or study that clearly states your status as a student or researcher or aupair etc. For students it is sufficient to hand in a copy of their student card and a confirmation of registration. Researchers, academic guests, aupairs, interns etc. must also hand in a copy of their work contract, or a confirmation of their employer clearly stating their status. These documents must all be of very good quality; otherwise the authorities will not treat the request for exemption. Additionally you must also hand in a copy of your residence/work permit.

- Proof of research or study
- Copy of your residence permit

After completing the documents please hand them in to Swisscare, for we must sign and stamp them. We will then forward them to the authorities directly.

How long will it take until I receive exemption?

It can take up to three months in larger cantons, but don't worry; in the meantime you are already insured with Swisscare if anything happens.



What if exemption is denied

In very rare cases exemption is denied, for example if you has already been in Switzerland for six years and has not informed Swisscare about this. Then we will refund you the premiums and we will just need proof of your new insurance to ensure that there is no gap.

If the authorities contact you concerning your exemption, immediately inform Swisscare about this. We will then take any necessary steps in order to ensure that your exemption is in order and that you can stay insured with us.

Changing your company to Swisscare FSS plan



Follow this procedure

Step 1 : Apply online for Swisscare

Step 2 : Cancel former insurance (send a written cancellation letter)

Note : you must respect their cancellation delays (generally between one and three months before the end of the calendar or contract year). **Swisscare cannot cancel for you.**

Step 3 : Hand in all of the mandatory exemption forms (see first page)

Step 4 : Forward exemption to Swisscare

Note : Once you have received an exemption confirmation, please forward it to Swisscare with the fax- and policy number from your former insurance, so that we can confirm that you are insured with us.



Kanton Zürich
Gesundheitsdirektion

 **Form A**

Gesundheitsdirektion
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kvg@gd.zh.ch
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Confirmation for the exemption from the health insurance obligation of pupils, students and trainees/interns
(Article 2 Paragraph 4 of the Health Insurance Ordinance, KVV)

Art. 2 Paragraph 4 KVV states: «Upon application, persons who are staying in Switzerland for training or further education, namely students, trainees and persons undergoing work experience, are eligible for exemption from insurance obligation provided they have equivalent insurance cover for medical care in Switzerland for the entire duration of their stay in Switzerland. (...) Exemption is granted for the length of their training or education, subject to a maximum of 3 years. The competent cantonal authority can extend the exemption for another 3 years maximum. The applicant cannot revoke the exemption or the waiving of the exemption without any specific reasons.»

Last name, first name:

Date of birth: Nationality:

Address in Switzerland:
.....

Duration of the training programme/education: from until

The person named above is entitled to full reimbursement, pursuant to the Swiss Health Insurance Act (KVG, see reverse), of medical expenses incurred during a stay in Switzerland for the entire duration of his/her stay.

Place, date:

Stamp and signature of
SWISSCARE



Kanton Zürich
Gesundheitsdirektion

 **Form B**

Gesundheitsdirektion
Bereich KVG
Obstgartenstrasse 21
Postfach
CH 8090 Zürich
Telefon +41 43 259 24 38
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Confirmation for the exemption from the health insurance obligation of PhD students, lecturers and researchers (Article 2 Paragraph 4^{bis} of the Health Insurance Ordinance, KVV)

Article 2 Paragraph 4^{bis} KVV states: «Upon application, persons who are staying in Switzerland for teaching activity or research purposes, as well as their accompanying family members, are eligible for exemption from insurance obligation provided they have equivalent insurance cover for medical care in Switzerland for the entire duration of their stay in Switzerland. (...) Exemption is granted for the length of their teaching or research programme, subject to a maximum of 3 years. The competent cantonal authority can extend the exemption for another 3 years maximum. The applicant cannot revoke the exemption or the waiving of the exemption without any specific reasons.»

Last name, first name:

Date of birth: nationality:

Address in Switzerland:

.....

Duration of the teaching programme/research: from until

The person named above is entitled to full reimbursement, pursuant to the Swiss Health Insurance Act (KVG, see reverse), of medical expenses incurred during a stay in Switzerland for the entire duration of his/her stay.

Accompanying family members (wife/husband and children - last name, first name, date of birth):

.....

.....

Place, date:

Stamp and signature of
SWISSCARE

Federal Health Insurance Act (KVG)

Art. 25 General benefits in the case of sickness

¹ Compulsory health care insurance covers the costs of diagnosing and treating sickness and its effects.

² These benefits cover:

- a. examinations, treatment and care of an in- and out-patient, at the residence of the patient, in a hospital or in a medical-social establishment by:
 1. doctors,
 2. chiropractors,
 3. persons providing services prescribed or ordered by a doctor;
- b. analyses, medicaments and diagnostic and therapeutic services and equipment prescribed by a doctor or - within the limits determined by the Federal Council - by a chiropractor;
- c. a contribution to the costs of spa treatment prescribed by a doctor;
- d. medical rehabilitation measures carried out or prescribed by a doctor;
- e. a stay in the general ward of a hospital;
- f. ... (repealed)
- f^{bis}. the accouchement in a birth-centre
- g. a contribution to medically necessary transport costs and rescue costs;
- h. services of pharmacists in dispensing the medicaments prescribed in accordance with b above.

Art. 26 Prophylactic medicine

Compulsory health care insurance covers the costs of certain examinations intended to detect diseases in time as well as prophylactic measures for insured persons particularly at risk. Such examinations and prophylactic measures must be carried out or prescribed by a doctor.

Art. 27 Congenital defects

In the case of congenital defects not covered by the disability insurance scheme, compulsory health care insurance covers the costs of the same benefits as in the case of sickness.

Art. 28 Accidents

In the case of accidents pursuant to Art. 1, para. 2, letter b*), compulsory health care insurance covers the costs of the same benefits as in the case of sickness.

Art. 29 Maternity

¹ In addition to the same costs as in the case of sickness, compulsory health care insurance covers special costs in the case of maternity.

² These benefits cover:

- a. periodic check-ups carried out by a doctor or a mid-wife or prescribed by a doctor during and after pregnancy;
- b. delivery at home, in a hospital or in a semi-hospital establishment by a doctor or a mid-wife;
- c. necessary advice on breast-feeding;
- d. care and stay of a healthy newborn child staying with its mother in the hospital.

Art. 30 Legal abortion

In case of non-punishable termination of pregnancy pursuant to Article 119 of the Criminal Code compulsory sickness insurance covers the costs of the same benefits as in the case of sickness.

Art. 31 Dental treatment

¹ Compulsory health care insurance covers the costs of dental treatment:

- a. if it is caused by a serious and unavoidable disease of the masticatory system; or
- b. if it is caused by any other serious illness or its after-effects; or
- c. if it is necessary for the treatment of a serious illness or its after-effects.

² It also covers the costs of treatment of injuries to the masticatory system caused by an accident pursuant to Art. 1, para. 2, letter b (i.e. accident which is not covered by any other insurance).