



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Swiss Confederation

Federal Department of Economic Affairs,
Education and Research EAER

Federal Commission for Scholarships
for Foreign Students FCS

Academic Year
2023-2024

Health Insurance Information

«Optima» & HMO

for ESKAS* Scholarship Holders
from third countries (non-EU or non-EFTA Member States)

* ESKAS Eidgenössische Stipendienkommission für ausländische Studierende
aka FCS Federal Commission for Scholarships for Foreign Students
aka CFBE Commission fédérale des bourses pour étudiants étrangers

30.03.2023





For third country citizens Health Insurance «Optima» & HMO

For non-EU and non-EFTA States

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Expiry of the insurance cover and important tasks you need to complete



Health Insurance «Optima» & HMO For non-EU and non-EFTA States

For Third Countries Only scholarship holders from third countries (non-EU and non-EFTA member states) are insured through the Federal Commission for Scholarships (FCS/ESKAS)

- for medical, pharmaceutical and hospital expenses in case of illness, accident and maternity, as well as complete cover of medical repatriation and assistance services, for incidences occurring during the scholarship period exclusively
- for personal liability

Group health insurance programme

The insurance is provided under a collective agreement between ESKAS and Advisor Swiss Insurance. We reserve the right to make changes. You are insured under the group health programme with the insurance product «Optima» or HMO (Health Maintenance Organisation: A special form of compulsory health insurance involving a limited choice of service providers. A medical doctor from your insurer's list is your first contact for each medical consultation). The insurance product applicable to your individual case is determined by the scholarship type, the Canton of your university etc. This decision is taken by the secretariat of FCS/ESKAS.



Your contact:
Advisor Swiss Insurance
Avenue de Provence 4
1007 Lausanne
ihi@advisor-swiss.com
www.advisor-swiss.com

Important Health insurance program issues should be dealt directly with Advisor Swiss Insurance. The FCS/ESKAS and the reception service at your Swiss university cannot act as an intermediary in any way between the insurer and the scholarship holder.



Health Insurance «Optima» & HMO

For non-EU and non-EFTA States

Swiss health insurance

Under the Swiss Federal Law on Health Insurance (Krankversicherungsgesetz KVG) health insurance is compulsory for all persons resident in Switzerland. This compulsory insurance covers basic medical care, hence known as “basic insurance”.

Your medical history

If you have a **medical history**, it is strongly recommended to maintain your usual insurance cover and to read carefully the Policy conditions in order to fully understand the limits of your benefits in relation to pre-existing conditions as well as the obligations incumbent upon you within the framework of the group health insurance program.

Exclusions

Although this group health insurance programme covers most medically necessary treatment, expenses incurred for treatments, medical conditions, procedures, behaviours or accidents mentioned in the “Exclusions” of the Policy conditions should be taken into consideration, unless otherwise indicated on your Care Plan. Please read the insurance policy conditions carefully in conjunction with your Care Plan to ensure that you fully understand your level of cover. Scholarship holders arriving with health problems may have to pay themselves for certain treatments. Any preventive medical check-ups are not covered by this health insurance.

Please note

We recommend that you consult the insurance company before any request for treatment to ensure that the related costs are covered.

The FCS does not consider applications for contributions to sickness and accident costs not covered by the Insurer.



Health Insurance «Optima» & HMO

For non-EU and non-EFTA States

The administrative procedure WITHOUT Swiss health insurance

Prior to your arrival in Switzerland, you **will be contacted directly by Advisor Swiss Insurance.**

You must register online

To activate your insurance you have to register online. Advisor Swiss Insurance will send you a **seperate e-mail with all the necessary instructions (login, password etc.)** on how to proceed. Please follow the instructions received from Advisor Swiss Insurance. You will not be insured without registration.

Once you have arrived in Switzerland

All scholarship holders from Third states will receive information about their specific insurance directly by Advisor Swiss Insurance in due time. Please read this information carefully and follow their instructions.

Failure to follow these instructions may lead to difficulties and costs to be borne by yourself!

(See next page)

The administrative procedure WITH Swiss health insurance

Those scholarship holders already in Switzerland need to take the following actions.

To change your current insurance

As person already resident in Switzerland you have a compulsory health insurance. FCS will cover your premiums, but only if you are insured through one of the Advisor Swiss Insurance programmes. FCS does not pay premiums from other insurers.

Such change is only possible as of **1st January of the next calendar year.**

Therefore, please send the following documents to: ihi@advisor-swiss.com

- 1) Copy of your last certificate mentioning the start date of your insurance cover.
- 2) If you have been exempted from the insurance obligation, a **copy of positive decision** from the competent cantonal authority about the recognition of your insurance cover (throughout the entire duration of the insurance cover). If not possible, explain the reasons to us.

(See next page)



Health Insurance «Optima» & HMO

For non-EU and non-EFTA States

The administrative procedure **WITHOUT** Swiss health insurance

Once you have completed the registration process, you can **download your health insurance certificate** directly from Advisor Mobile App.

You will also receive the health insurance certificate directly from Advisor Swiss Insurance by e-mail.

The insurance certificate is mandatory in order to get the residence permit (see: Guidelines for Scholarship holders, Immigration: Cantonal Resident's Office).

FAQ: <https://media.advisor-insurance.com/faq/>

The administrative procedure **WITH** Swiss health insurance

3) Copy of your cancellation letter sent to the insurance company with effect from **31st December**. Such change is only possible as of 1st January of the next calendar year (exception: if you are actually insured with an Advisor Swiss Insurance programme.

<https://www.assurance-info.ch/boite-a-outils-assurance/>).

Without receipt of the 3 documents mentioned above, we will not undertake any steps to insure you with our collective agreement. You will therefore remain insured with your current insurance and you will have to pay the premiums and all the costs yourself. There will be no reminder.

31st August is the deadline to inform/send to us all of the above mentioned documents.

Once you submitted the documents you will receive **further information directly from Advisor Swiss Insurance**.

Please follow their instructions. Thank you!

FAQ: <https://media.advisor-insurance.com/faq/>



Health Insurance «Optima» & HMO

For non-EU and non-EFTA States

How to proceed with
 **ADVISOR**
SWISS INSURANCE SA
to get a
insurance certificate:
fill form "A"

Special procedures for
some Universities and
Universities of Applied
Sciences and Arts

Only if you are a **scholarship holder with basic «Optima» insurance programme** you will have to request **dispensation from compulsory health insurance** (with form "A") by the social insurance office in your Canton of residence. Therefore, Advisor Swiss Insurance will send you the necessary form "A". After receipt of the form "A", please:

- complete it, if requested,
- attach the documents requested
- sign it and send it to the indicated address as soon as possible

For the **cantons of Vaud (e.g. EPFL, University of Lausanne), Geneva (IHEID, University of Geneva), Lucerne, St. Gallen, and Zurich** the forms "A" are sent directly from Advisor Swiss Insurance to the competent institutions (no form to be filled in by you).

For **the Cantons of Basel-Stadt, Basel-Land, Berne, Fribourg, Neuchâtel, Ticino** please check with the contact person of the Reception Service on how to proceed.

Report difficulties
immediately to Advisor

Should you receive an e-mail or a letter from the cantonal social insurance office announcing difficulties with the recognition of your «Optima» insurance programme cover, **please inform** ihi@advisor-swiss.com **immediately**. In this case, we will have to conclude the HMO insurance programme for you. If you don't provide the information in due time, the cantonal social insurance office will automatically insure you by another insurance company. **In consequence, you will have to pay the monthly premiums and all costs on your own. FCS will not take in charge any costs related to this fact.**

Note

Be aware that if your scholarship is extended (PhD) or if you receive an additional income, the decision of the cantonal social insurance office may be changed. **You are required to inform the competent authorities of any additional income to the scholarship.**



Health Insurance «Optima» & HMO

For non-EU and non-EFTA States

Your insurance with



The FCS pays your monthly insurance premiums for compulsory basic health/ accident insurance cover required by Swiss law during your scholarship. Note: Valid worldwide only in case of emergencies. If you intend to come to Switzerland with your spouse and/or your family you will have to conclude and pay for their insurance on your own. Dental Care is not covered by the health insurance and the expenses have to be paid by the scholarship holder him/herself. The FCS has not taken out any other insurance for you.

Your cost participation

For grant holders with **«Optima» insurance programme**: Maximal annual fixed amount of CHF 100.- plus 10% of the costs of a medical treatment up to CHF 700.-/per year, as well as the financial contributions relating to expenses not covered or partially covered according to your Care Plan.

For grant holders with **HMO insurance programme**: Maximal annual fixed amount of CHF 300.-, plus 10% of the costs of a medical treatment up to CHF 700.-/per year as well as the financial contributions relating to expenses not covered or partially covered according to your Care Plan.

If you need medical assistance

In case of a medical consultation or if you go to the pharmacy (with a medical prescription), to the physician or to the hospital, you must make sure that you have access to your insurance card at all times. Your insurance certificate is also available via your Advisor Mobile App.

- Outpatient treatment: Check with Advisor Swiss Insurance beforehand whether the costs are covered.
- Hospitalisation costs: Inform Advisor Swiss Insurance in advance if an operation is planned.

Send medical bills to your insurance ASAP

Important: Send the original medical bills immediately, don't wait!

Write your insurance policy number on all the original medical bills and send them to the following address:
Advisor Swiss Insurance, Avenue de Provence 4, 1007 Lausanne



Health Insurance «Optima» & HMO For non-EU and non-EFTA States

Your insurance will pay the medical bills directly

Normally, Advisor Swiss Insurance will pay the medical bills directly. You will receive an invoice from the Advisor Swiss Insurance, corresponding to the annual fixed charge if you use your insurance. **You will have to pay that bill or it will be deducted from a medical bill.**

However, we cannot guarantee that in particular cases, you will be asked to pay the treatment in cash. In this case, please call or inform Advisor Swiss Insurance as soon as possible.



How to proceed

ADVISOR
SWISS INSURANCE SA

For all complementary questions regarding your Care Plan, certificates, change of address, etc., please contact:

For questions about notice of accident, invoices, **payments and refunds** with «Optima» Care Plan, please contact:

Your Contact

ihi@advisor-swiss.com
Phone +41 (0)21 620 75 00

claim@advisor-swiss.com
Phone +41 (0)21 620 75 00

FAQ <https://media.advisor-insurance.com/faq/>

Important **If you receive medical bills after a treatment, please send all original bills indicating your insurance policy number to the address above ASAP.**



Health Insurance

«Optima» & HMO

For non-EU and non-EFTA States

Expiration of insurance cover FCS will automatically stop to pay your premiums at the end of the month corresponding to the last month of your scholarship/scholarship holder status (see " Instructions for scholarship holders ") for:

- your health and accident insurance cover and also
- the private liability insurance cover

Action is required **If you leave Switzerland**, you must announce your departure to the competent migration office and **send the confirmation of departure to Advisor Swiss Insurance**. Otherwise your health insurance will continue to be charged at your own expense though.

Action is required **If you wish to extend your stay in Switzerland** (only possible after obtaining the necessary residence permit), we remind you that **health and accident insurance is mandatory in Switzerland**. The month after the end of your scholarship you have to pay the monthly premiums yourself.

You are bound to **inform Advisor Swiss Insurance immediately**.

Check directly with the insurance company your type of insurance cover and the possibilities you have.

Note that depending on your insurance cover:

- either your insurance policy continues automatically,
- or it is possible to conclude another insurance cover (health and accident and/or personal liability).

Note In case you want to change the insurance cover and/or the insurance company you must report to the current insurance company in advance. **In any case, you must respect the legal deadlines for a change of insurance company and the monthly premiums and all the costs of the insurance are at your expense after the end of your scholarship/scholarship holder status.**

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www.sbfi.admin.ch/scholarships_eng

Eidgenössische Stipendienkommission für ausländische Studierende ESKAS
Commission fédérale des bourses pour étudiants étrangers CFBE
Commissione federale delle borse per studenti stranieri CFBS
Federal Commission for Scholarships for Foreign Students FCS

www.sbfi.admin.ch/scholarships_de
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