



**scorestudies :)**  
you study, **we care!**

THE INSURANCE SOLUTION  
FOR FOREIGN STUDENTS IN SWITZERLAND

**Antaé**  
You live, we care

June 2024

FROM CHF **64**  
PER MONTH

# scorestudies :)

## THE COMPREHENSIVE INSURANCE SOLUTION FOR YOUR STUDIES IN SWITZERLAND... AND DURING YOUR INTERNSHIPS AND YOUR TRIPS ABROAD!

**scorestudies** is a comprehensive insurance solution for foreign students coming to Switzerland. This **health and accident** insurance package is perfectly suited to the local system and to the international mobility needs of students.

With two different healthcare plans, **scorestudies Premium** et **scorestudies Essential**, you can choose the student insurance that best suits your needs and budget!



**scorestudies Premium**



**scorestudies Essential**

With **scorestudies Protection**, you have **the option** to subscribe to a Private Civil Liability insurance and/or a Household Contents insurance.



**scorestudies Protection**

### WHAT ARE THE CRITERIA TO BE ELIGIBLE TO OUR SOLUTION\*

- Be a **foreign student/intern** living in Switzerland
- Be the holder of a **student B** or **student L permit**,  
Your residence permit is not required at the time of subscription
- Live in Switzerland **for less than 6 years**
- Not be married to a person with a **B working permit**, a **C permit** or a **Swiss National**

Please kindly note that the exemption to Swiss LAMa/KVG insurance can only be granted for a maximum of 6 years after your arrival date in Switzerland.



\*As per the criteria set by each canton.



# THE TOP 10 REASONS TO JOIN US

## 1 AN INSURANCE PLAN DESIGNED WITH FIRST-RATE INSURERS

Allianz Care and Generali.

1

## 2 THE MOST EASY-TO-USE STUDENT HEALTH INSURANCE PLAN!

With the multi-lingual and user-friendly mobile app, **Allianz MyHealth**, you can manage your health insurance anytime, anywhere!

2

## 3 A TRULY INTERNATIONAL HEALTH INSURANCE

Consult the doctor, specialist, pharmacist and medical centre of your choice in Switzerland and worldwide.

3

## 4 E-CLAIMING SERVICE

Simply use the **Allianz MyHealth** app to submit your claim.

4

## 5 YOUR CLAIMS PROCESSED IN 48 HOURS AND REIMBURSED IN OVER 130 CURRENCIES

5

## 6 DIRECT SETTLEMENT OF IN-PATIENT CLAIMS

No out-of-pocket expenses in Switzerland and worldwide!

6

## 7 HEALTH ADVICE 24/7

With Medi24, you can benefit from a teleconsultation service via video or chat.

7

## 8 COVERAGE OF EXTREME SPORTS

Thrill seeker? In case of accident, you are covered with **scorestudies**.

8

## 9 AN INSURANCE PLAN RECOMMENDED BY SWISS UNIVERSITIES AND SOME OF THE MOST PRESTIGIOUS SCHOOLS

9

## 10 A ONE-STOP SHOP

You need to subscribe to a Private Civil Liability insurance? Simply add it to your health insurance.

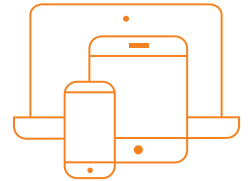
10

Easy and fast services

We take care of you during your studies in Switzerland  
(as well as during internships, private travels...)

**... STAY CONNECTED**

- Download your insurance certificate, table of benefits and digital version of your membership card
- Check claim status and amount reimbursed in real time
- Pay your insurance invoice online



**... E-CLAIMING**

- Photograph your invoices and prescriptions in their original language and submit them in just one click
- Submit claims in 3 easy steps
- Processed within 48 hours



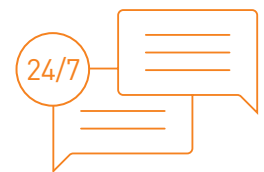
**... 24/7 IN 6 LANGUAGES**

- A question on your cover, a medical emergency, need to be repatriated? Allianz Care provides emergency assistance and support worldwide, 24/7 in 6 languages



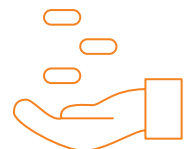
**... EXPERTS AVAILABLE 24/7**

- Qualified professionals always on hand 24/7 to provide you with confidential medical advice. The TeleHealth platform Medi24 can advise and assist you from the comfort of your home
- "Expat Assistance Programme" provides mental, financial, physical and emotional wellbeing support



**FLEXIBLE AND TOTALLY INTERNATIONAL!  
PAYMENT MADE IN OVER 130 CURRENCIES!**

- Reimbursements can be sent to your local Swiss bank account, your account at home or abroad. You choose!



**ANY QUESTIONS?**

- Ask our chatbot Orus on our website or Facebook page!





The most user-friendly student health insurance plan!

Benefit from the **Allianz MyHealth** app with scorestudies.  
A simple, easy way to access and manage your health insurance.  
**Allianz MyHealth** is available in 5 languages.

## With MyHealth...



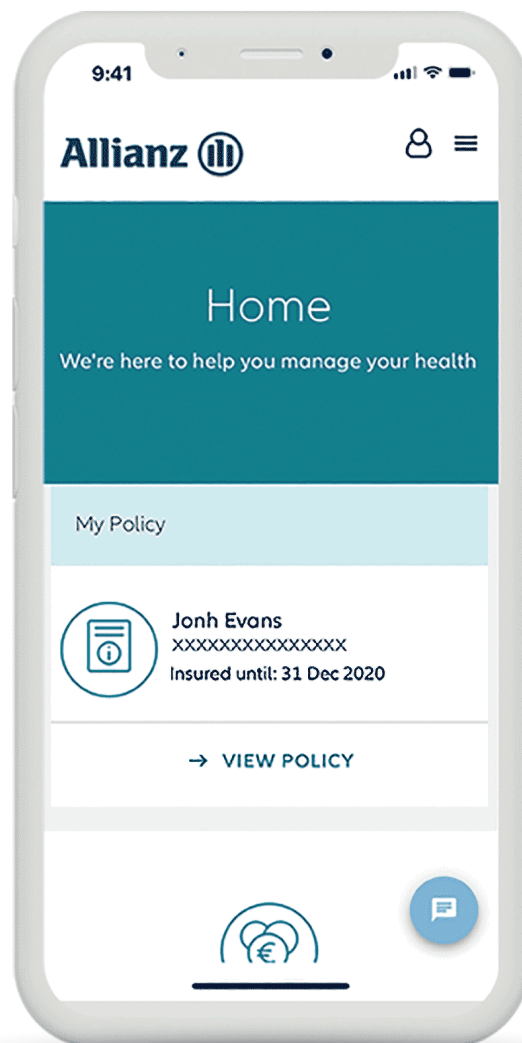
### My policy

Access your insurance documents and premium payments



### My Claims

Submit and track your claims online



### My Benefits

Explore your cover



### Health Assistant

Access digital tools and services to help you manage your health and wellness

## Healthcare on the go!



Your medical and assistance benefits

**ZERO DEDUCTIBLE**  
on the emergency/  
hospitalisation package and  
on prescribed drugs covered  
by LAMa/KVG

With two different healthcare plans, **scorestudies Premium** and **scorestudies Essential**, you can choose the student insurance that best suits your needs!

CORE PLAN	ESSENTIAL	PREMIUM
Region of Cover	SWITZERLAND	WORLDWIDE EXCEPT USA
<b>Maximum plan benefit CHF per accident/illness per lifetime</b>	<b>Unlimited</b>	
Hospital accommodation	General ward	
Intensive care	Full refund	
Prescription drugs and materials (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund	
Surgical fees, including anaesthesia and theatre charges	Full refund	
Physician and therapist fees	Full refund	
Surgical appliances and materials	Full refund	
Diagnostic tests	Full refund	
Organ transplant	Full refund	
Psychiatry and Psychotherapy (in-patient and day-care treatment only) (in accordance with the limits set out in LAMa/KVG law)	Full refund	
Emergency in-patient dental treatment (Cover is limited to accidents and specific diseases as per LAMa/KVG; it is highly recommended to request confirmation of cover before seeking treatment)	Full refund	
Day-care treatment	Full refund	
Kidney Dialysis	Full refund	
Out-patient surgery	Full refund	
Nursing at home or in a convalescent home (immediately after or instead of hospitalisation) (in accordance with the limits set out in LAMa/KVG law)	Full refund	
Rehabilitation treatment (in-patient, day-care and out-patient, must commence within 14 days of discharge after acute medical and/or surgical treatment ceases, in accordance with the limits set out in LAMa/KVG law)	Full refund	
Local ambulance	50% up to CHF 500	
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Full refund, max. 42 days	
CT and MRI scans (in-patient and out-patient treatment)	Full refund	
PET and CT-PET scans (in-patient and out-patient treatment)	Full refund	
Oncologie (in-patient and out-patient treatment)	Full refund	
Routine maternity in general ward (in-patient and out-patient treatment)	Full refund	
Check ups (limited to 7 sessions before and 1 after delivery)	100% limited to 8 sessions	
Ultrasounds	100% limited to 2 ultrasounds	
Prenatal course	100% limited to CHF 150	
Breastfeeding counselling	3 sessions	
Complications of pregnancy and childbirth (in-patient and out-patient treatment)	Full refund	
Home delivery	Full refund	
Legal abortion	Full refund	
Outpatient emergency treatment	Full refund	



**Note: Treatment Guarantee/Pre-authorisation**

We recommend you to contact Allianz Care in case of an inpatient or high cost treatment in order to set up a direct settlement with the provider: the guarantee of payment will be confirmed once approved by the insurance's medical team.

Your medical and assistance benefit tailored to your needs!

CORE PLAN (CONTINUED)	ESSENTIAL	PREMIUM
Dental treatment <small>(Cover is limited to accidents and specific diseases as per LAMa/KVG; it is highly recommended to request confirmation of cover before seeking treatment)</small>		Full refund
Palliative Care		Full refund
Long Term Care (in accordance with the limits set out in KVG/LAMa law)		Full refund
Prescribed stay in a spa		CHF 10 per day, max. 21 days
OUT-PATIENT DEDUCTIBLES	ESSENTIAL	PREMIUM
The following are the Out-patient Plan deductibles payable per person, per insurance period. To reduce your premium, simply select the higher deductible. Please note no deductible applies to the LAMa/KVG covered prescribed drugs and will only apply to benefits marked with a *		
Out-patient deductible 1		CHF 500
Out-patient deductible 2		CHF 1,000
Out-patient deductible 3		CHF 1,500
OUT-PATIENT PLAN	ESSENTIAL	PREMIUM
<b>Maximum plan benefit</b>		No limit
Medical practitioner fees*		Full refund
LAMa/KVG covered prescribed drugs		Full refund
Specialist fees*		Full refund
Diagnostic tests*		Full refund
Chiropractic treatment, lab tests, medications, medical aids prescribed by a chiropractor*		Full refund
Osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry*		Full refund
Prescribed physiotherapy and speech therapy*		Full refund
Psychiatry and psychotherapy*		Full refund
Preventive treatment* <small>Mandatory and medically prescribed vaccinations &amp; Inoculations, HIV/AIDS test and annual gynaecological exam</small>		Full refund
Prescribed medical aids*		Full refund
Infertility treatment*		Full refund
Dietician fees*		(Max 12)
OPTICAL PLAN	ESSENTIAL	PREMIUM
Prescribed glasses and contact lenses	Not covered	CHF 200, every 2 years
DENTAL PLAN	ESSENTIAL	PREMIUM
<b>Maximum plan benefit CHF</b>	Not covered	1,000 CHF
Simple fillings incl. x-rays	Not covered	Max 2
Simple tooth extraction excl. wisdom tooth extraction	Not covered	Max. 2
Dental cleaning	Not covered	Max 1
ASSISTANCE PLAN	ESSENTIAL	PREMIUM
Search and rescue		CHF 30,000
Medical repatriation		Full refund
Repatriation of mortal remains		Full refund
Parental presence in case of hospitalisation over 7 days <small>(benefit only applies to treatments outside of Switzerland)</small>		CHF 4,000
Theft of the ID documents <small>(benefit only applies to events outside of Switzerland)</small>		CHF 1,500
Emergency message transmission		Full refund
Return flight postponement due to exam rescheduling		CHF 150
EXPAT ASSISTANCE PROGRAMME	ESSENTIAL	PREMIUM
- Confidential professional counselling (in-person, phone, video, on-line chat and email) - Legal and financial support services, critical incident support and wellness website access		Included
TELEHEALTH SERVICES	ESSENTIAL	PREMIUM
24/7 medical advice and treatment recommendations by phone, video or chat.		Included

\* Deductibles applicable to the outpatient care package

## Affordable premiums

With **two different** healthcare plans, **scorestudies Premium** and **scorestudies Essential**, you can choose the student insurance that best suits your needs.

For each plan, you have the choice between **3 annual deductibles**: CHF 500, CHF 1,000 and CHF 1,500.



### scorestudies Essential

Premium for healthcare + assistance benefits

ANNUAL DEDUCTIBLE	AGE	MONTHLY
CHF 1,500	0 - 29	CHF 64
CHF 1,500	30 - 34	CHF 113
CHF 1,500	35+	CHF 117
CHF 1,000	0 - 29	CHF 93
CHF 1,000	30 - 34	CHF 177
CHF 1,000	35+	CHF 179
CHF 500	0 - 29	CHF 186
CHF 500	30 - 34	CHF 313
CHF 500	35+	CHF 318



### scorestudies Premium

Premium for healthcare + assistance benefits

ANNUAL DEDUCTIBLE	AGE	MONTHLY
CHF 1,500	0 - 29	CHF 94
CHF 1,500	30 - 34	CHF 155
CHF 1,500	35+	CHF 162
CHF 1,000	0 - 29	CHF 126
CHF 1,000	30 - 34	CHF 213
CHF 1,000	35+	CHF 214
CHF 500	0 - 29	CHF 229
CHF 500	30 - 34	CHF 378
CHF 500	35+	CHF 381



### OPTION: scorestudies Protection\*

- Private civil liability

Coverage for personal injury or material damages to a Third Party for up to CHF 5 million  
Worldwide cover excluding USA & Canada - CHF 200 - deductible per event

	INDIVIDUAL
Annual Premium	CHF 79

- Household Contents insurance

Covers against fire (except for Canton of Vaud and Nidwald), water damage, broken glass and theft  
Off-premises theft option - CHF 2,000  
CHF 200 - deductible per event

INSURANCE COVERAGE	ANNUAL PREMIUM
Home insurance CHF 24,000	CHF 84
Home insurance CHF 24,000 + off-premises theft CHF 2,000	CHF 142



**Note:** Health insurance premiums are valid from 1<sup>st</sup> June 2024 until 31 May 2025.

\*Insured by Generali.





# OUR ANSWERS TO YOUR QUESTIONS

## • Will I receive a health insurance card?

You will receive by email a digital membership card. You can also access your membership card on your Allianz Care online services or in the App MyHealth.

## • Can I consult any doctor of choice?

You are free to consult the medical provider of your choice. You also have access to free teleconsultation services 24/7 with Medi24 and DoctorChat.

## • How can I send my claim to the insurance?

Fast and easy, you can submit your claim through the Allianz MyHealth App.

- Register yourself on the Allianz Care online services with the insurance information which were sent to you when you subscribed
- Download the Allianz MyHealth App
- Take a picture of the invoice and send it via the App

The App will allow you to access your insurance certificate your digital card, your reimbursement and statement of account.

## • What is a deductible?

A deductible is an amount that will not be reimbursed by the insurance when you claim for your first medical expenses. The deductible does not apply to:

- Your hospitalization plan
- Emergency treatment received in the emergency room of a hospital
- Prescribed medication covered by LAMa/KVG

Your deductible will be applied per insurance year and not per medical condition and/or event.

## • Do I need to send my medical invoices even though I know the deductible will be applied?

Yes, you do. It is very important to send any medical invoices you might have to the insurance so that their services might start deducting those amounts from your deductible. If no invoice is received, the insurance cannot know that you have had medical expenses and may have already met your deductible.

## • What is the end date of your insurance indicated on your certificate?

Scorestudies is a collective scheme for individual policy holders. This means that the renewal date of your contract takes place on the 1<sup>st</sup> of June each year and that this end date will be indicated on your insurance certificate.

## • When does my insurance contract renew? On the 1<sup>st</sup> of June!

Your scorestudies contract will automatically be renewed on the 1<sup>st</sup> of June each year. Four weeks before the renewal date, you will receive a notification concerning the premium rates and the benefits for the upcoming insurance year. No action is required on your side unless you should wish to cancel or amend your contract on the 1<sup>st</sup> of June of the current year.

## • How do I cancel my insurance policy?

Your insurance contract is renewed automatically on the 1<sup>st</sup> of June.

Should you leave Switzerland before the end of your new insurance year, no worries: you simply need to send us by email a copy of your "departure certificate" (issued by the local authorities) and we will cancel your policy as of the date indicated on your document.

If you are staying in Switzerland and wish to cancel your policy as your status will change (end of your studies, change of permit, start of new employment...), we will require the following documents in order to cancel your policy:

- A copy of your insurance certificate with a Swiss LAMa/KVG insurance
- A confirmation of your status change (letter from the authorities, copy of your work contract, copy of your new permit...).

Upon reception of the requested documentation (by email), we will then cancel your policy as of the date indicated on your new insurance certificate.

Any premium paid for a period during which your policy would not be active anymore will be reimbursed to you on a prorated basis as per the terms and conditions of your contract.

The refund of the overpaid premium can be made in the currency of your choice on a bank account in Switzerland or abroad.

If a claim has been submitted for a treatment which took place after the end date requested, your policy will be canceled at the earliest 24h after the last treatment date.



**scorestudies**

**Antaé**

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