



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

THE INSURANCE SOLUTION
FOR FOREIGN STUDENTS IN SWITZERLAND

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 "sans-frontières" 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 MAIN CRITERIA TO BE ELIGIBLE TO OUR SOLUTION

- To be a **foreign student/ intern** living in Switzerland
- To be the holder of a **student B permit or L permit**
- To live in Switzerland **for less than 6 years**
- Not be married to a person with a **work B permit, a C permit** or a **Swiss National**

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





THE TOP 10 REASONS TO JOIN US

AN INSURANCE PLAN DESIGNED WITH FIRST-RATE INSURERS

Allianz Care insures scorestudies Essential and Premium. Generali insures scorestudies Protection.

1

A TRULY INTERNATIONAL HEALTH INSURANCE

Consult the doctor, specialist, pharmacist and medical centre of your choice in Switzerland and worldwide, including in your home country (in the USA, only emergency treatment is covered for trips of a maximum period of 6 weeks).

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!

3

4

E-CLAIMS SERVICE

Say goodbye to paper! Simply use the **Allianz MyHealth** app to provide a few key details, photograph your invoices and you're done.

5

6

DIRECT SETTLEMENT OF IN-PATIENT CLAIMS

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

7

8

COVERAGE OF EXTREME SPORTS

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

9

10

AN INSURANCE PLAN RECOMMENDED BY SWISS UNIVERSITIES AND MOST PRESTIGIOUS SCHOOLS

scorestudies is recommended by the majority of Swiss universities and partners with many Swiss prestigious private schools.

LOCAL AND INTERNATIONAL FIRST-CLASS SERVICES

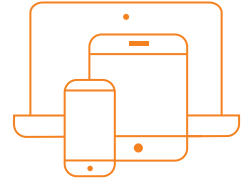
With scorestudies, you benefit from the same services and resources that expatriates of multinational corporations and diplomats enjoy with Allianz Care. Peace of mind!

First-class 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 electronic version of your membership card
- Check claim status and amounts reimbursed
- Make a payment



... E-CLAIMING

- Photograph your invoices and you're done!
- Say goodbye to stamps
- Submit claims in 3 easy steps
- Processed within 48 hours



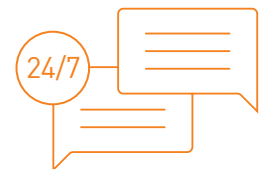
... 24/7 IN 6 LANGUAGES

- 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



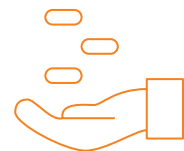
... EXPERTS AVAILABLE 24/7

- Qualified professionals always on hand 24/7 to provide you with confidential medical advice
- "Expat Assistance Programme" to provide 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 your account in the country where you reside for your internship. You choose!



ANY QUESTIONS?

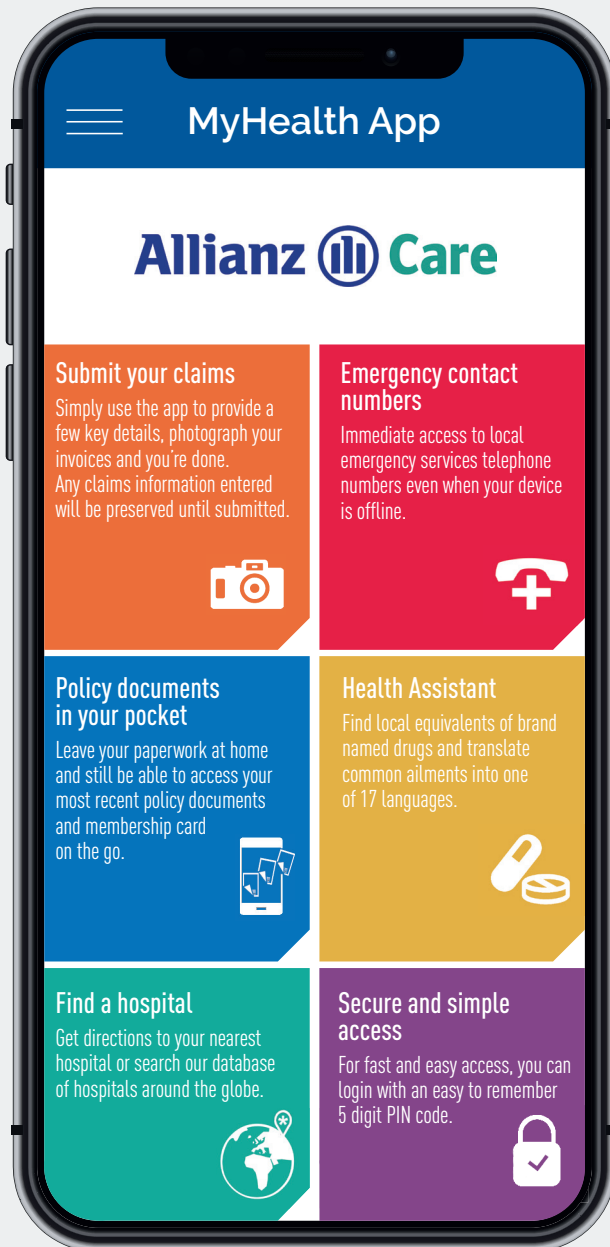
- Ask our chatbot Orus on our website or Facebook page!



The most easy-to-use 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.

Healthcare on the go!



ENGLISH



GERMAN



FRENCH



SPANISH



PORTUGUESE



Medical and assistance benefits

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
Maximum plan benefit CHF per accident/illness per lifetime	Illimited	
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 KVG/LAMal law)	Full refund	
Emergency in-patient dental treatment (Cover is limited to accidents and specific diseases as per KVG/LAMal; 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 KVG/LAMal 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 KVG/LAMal 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

Direct Settlements require submission of a Treatment Guarantee Form in advance. Following approval by Allianz Care, cover for these required treatments or costs can then be guaranteed. **We highly recommend you to contact us in case of a inpatient or high cost treatment, as we can discuss payment options and if possible arrange the payment for you.**

Medical and assistance benefits

CORE PLAN (CONTINUED)	ESSENTIAL	PREMIUM
Dental treatment (Cover is limited to accidents and specific diseases as per LAMal/KVG; it is highly recommended to request confirmation of cover before seeking treatment)	80% refund	Full refund
Palliative Care	Full refund	
Long Term Care	Full refund, max. 90 days per lifetime	
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 LAMal 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
Maximum plan benefit	No limit	
Medical practitioner fees*	Full refund	
LAMal 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*	50% refund	Full refund
Prescribed physiotherapy and speech therapy*	Full refund	
Psychiatry and psychotherapy*	Full refund	
Preventive treatment* Mandatory and medically prescribed vaccinations & Inoculations, HIV/AIDS test and annual gynaecological exam	Full refund	
Prescribed medical aids*	Full refund	
Infertility treatment*	Full refund	
Dietician fees*	(max 12)	
OPTICAL PLAN	ESSENTIAL	PREMIUM
Prescribed glasses and contact lenses	N/A	CHF 200, every 2 years
DENTAL PLAN	ESSENTIAL	PREMIUM
Maximum plan benefit CHF	Not covered	1,000 CHF
Simple fillings incl. x-rays	N/A	MAX. 2
Simple tooth extraction excl. wisdom tooth extraction	N/A	MAX. 2
Dental cleaning	N/A	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 (benefit only applies to treatments outside of Switzerland)	CHF 4,000	
Theft of the ID documents (benefit only applies to events outside of Switzerland)	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 - Wellness website access	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 • Health insurance premium and assistance benefits

ANNUAL DEDUCTIBLE	AGE	MONTHLY	QUARTERLY	HALF-YEARLY	ANNUALLY
CHF 1,500	0 - 29	CHF 64	CHF 189	CHF 377	CHF 753
CHF 1,500	30+	CHF 100	CHF 299	CHF 597	CHF 1,192
CHF 1,000	0 - 29	CHF 73	CHF 215	CHF 429	CHF 856
CHF 1,000	30+	CHF 120	CHF 359	CHF 717	CHF 1,431
CHF 500	0 - 29	CHF 134	CHF 399	CHF 796	CHF 1,590
CHF 500	30+	CHF 206	CHF 615	CHF 1,230	CHF 2,458



scorestudies Premium • Health insurance premium and assistance benefits

ANNUAL DEDUCTIBLE	AGE	MONTHLY	QUARTERLY	HALF-YEARLY	ANNUALLY
CHF 1,500	0 - 29	CHF 73	CHF 214	CHF 427	CHF 843
CHF 1,500	30+	CHF 120	CHF 353	CHF 706	CHF 1,393
CHF 1,000	0 - 29	CHF 88	CHF 257	CHF 513	CHF 1,013
CHF 1,000	30+	CHF 144	CHF 424	CHF 848	CHF 1,675
CHF 500	0 - 29	CHF 153	CHF 453	CHF 904	CHF 1,787
CHF 500	30+	CHF 243	CHF 719	CHF 1,438	CHF 2,843



OPTION: scorestudies Protection*

- Private civil liability

Coverage for personal injury or material damages to a Third Party for up to CHF 3 million
Worldwide cover excluding USA & Canada - CHF 200 - deductible per event

	INDIVIDUAL	FAMILY / CO-HABITANTS
Annual Premium	CHF 68	CHF 105

- Household Contents insurance

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

INSURANCE COVERAGE	ANNUAL PREMIUM
Home insurance CHF 20,000	CHF 60
Home insurance CHF 20,000 + off-premises theft CHF 2,000	CHF 143
Home insurance CHF 20,000 + off-premises theft CHF 2,000 + luggage CHF 2,000	CHF 192
Home insurance CHF 50,000 + off-premises theft CHF 2,000	CHF 202
Home insurance CHF 50,000 + off-premises theft CHF 2,000 + luggage CHF 2,000	CHF 250



Note: Insurance premiums are valid from 1st June 2021 until 31 May 2022.

*Insured by Generali.



OUR ANSWERS TO YOUR QUESTIONS

• 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 will not be applied on:

- Your hospitalization plan
- Emergency treatment received in an emergency room
- Prescribed medication covered by LAMal

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

• Can I visit any doctors?

You are indeed free to consult the medical provider of your choice and do not need to choose a doctor on a list the insurance would have given you.

• How can I send my claim to the insurance?

You have two options to submit your invoices to Allianz Care, either by email or through the Allianz MyHealth App.

- If you wish to send your invoices **through the App**, please follow the below procedure:

- Register yourself first on the Allianz Care online services with the login details which were sent to you when you subscribed:

<http://my.allianzworldwidecare.com>

- Download the App
 - Take a picture of the invoice and send it
- Please kindly note that the App will allow you to access your insurance certificate, your digital card and your reimbursements anytime and anywhere.

- If you wish to send your invoices **by email**, please follow the below procedure:

- Scan your prescriptions, invoices, receipts...
- Fill out the Claim Form
- Send your claim to claims@allianzworldwidecare.com

• 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 their services might start deducing those amounts from your deductible. If no invoice has been 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 which renews automatically on the 1st of June. This means that the renewal date of your contract happens on the 1st of June each year and that this is the end date which will be indicated on your insurance certificate.

• When is your insurance contract renewed? On the 1st of June!

Your scorestudies contract will automatically be renewed on the 1st 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 information is required from your side unless you should wish to cancel your contract on the 1st of June of the current insurance year.

• How to cancel my insurance policy?

Your insurance contract is renewed automatically on the 1st of June. Should you plan on leaving Switzerland before the end of your new insurance year, do not worry!

You just need to send us then by email a copy of your "attestation de départ" (issued by the local authorities) and we will cancel your policy as of the date indicated on your document. Any premium paid for a period during which your policy would not be active anymore will be reimbursed to you on a pro rata basis.

The refund of your overpaid premium can be made in the currency of your choice on a bank account **inside and outside of Switzerland**.

Please kindly note that if a claim is submitted for a treatment which happened after your departure date, your policy will be cancelled at the earliest 24h after the last treatment date.

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 an employment...), we will require the following documents in order to cancel your policy:

- A copy of your insurance certificate with a Swiss LAMal 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 pro rata basis.

Please kindly note that if a claim is submitted for a treatment which happened after the start of your new insurance, your policy will be cancelled at the earliest 24h after the last treatment date.



scorestudies

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www.scorestudies.ch



GIVEWATTS

... Antaé & scorestudies support GIVEWATTS

Antaé & scorestudies support the development of the NGO Givewatts to provide clean renewable energy solutions to schools in Kenya. Their mission is to replace existing polluting charcoal, firewood and kerosene solutions by clean energies. We donate 3 CHF to Givewatts for any new subscription. By enrolling to scorestudies, you contribute to the educational success of young students in Kenya and the improvement of their health conditions.

www.givewatts.org