



**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 CRITERIA TO BE ELIGIBLE TO OUR SOLUTION\*

- Be a **foreign student/intern/au pair** living in Switzerland
- Be the holder of a **student B permit** or an **L permit**
- 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 LAMa/KVG insurance can only be granted for a maximum of 6 years after your arrival date in Switzerland.



\*Your residence permit is not required at the time of subscription.



# THE TOP 10 REASONS TO JOIN US

## AN INSURANCE PLAN DESIGNED WITH FIRST-RATE INSURERS

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

1

## 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

## A TRULY INTERNATIONAL HEALTH INSURANCE

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

3

## E-CLAIMS SERVICE

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

4

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

Fully completed claims to be processed, payment issued and members notified within 48 hours. Payments made in over 130 currencies.

5

## DIRECT SETTLEMENT OF IN-PATIENT CLAIMS

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

6

## HEALTH ADVICE 24/7

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

7

## COVERAGE OF EXTREME SPORTS

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

8

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

9

## 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!

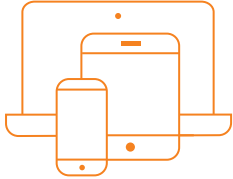
10

**First-class services**

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

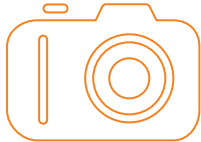
**... STAY CONNECTED**

- 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



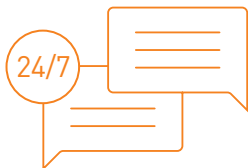
**... 24/7 IN 6 LANGUAGES**

- 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



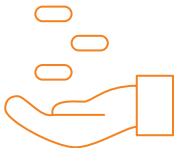
**... EXPERTS AVAILABLE 24/7**

- 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?**

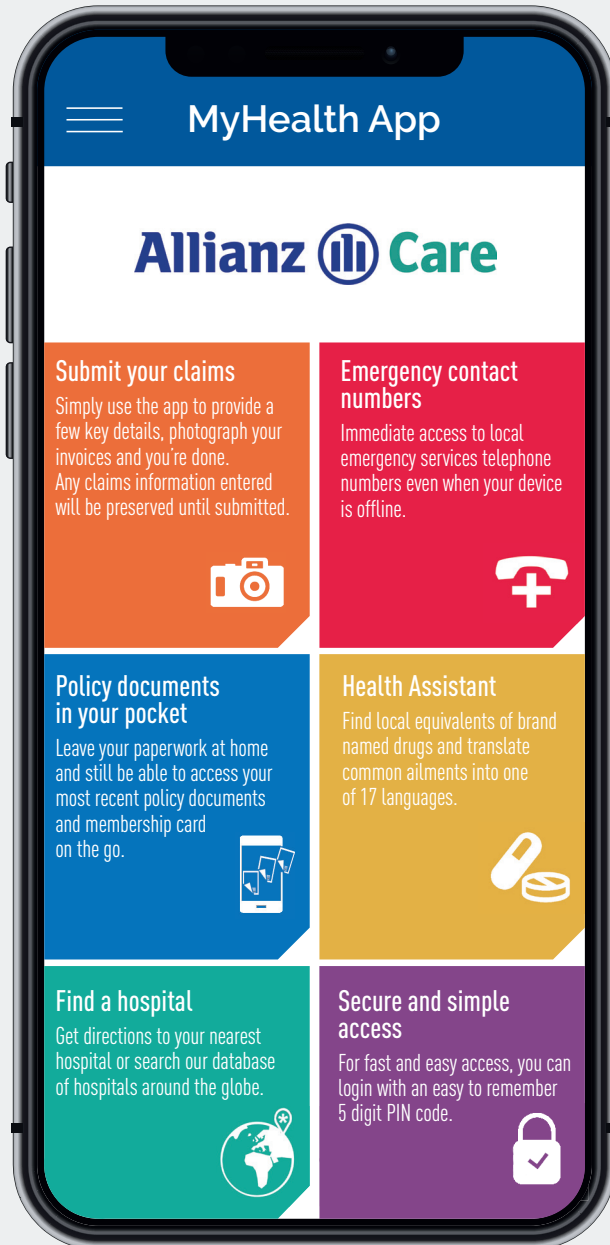
- Ask our chatbot Orus on our website or Facebook page!



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
<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**

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 LAMa/KVG; it is highly recommended to request confirmation of cover before seeking treatment)		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* 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	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 (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 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	QUARTERLY	HALF-YEARLY	ANNUALLY
CHF 1,500	0 - 29	CHF 64	CHF 189	CHF 377	CHF 753
CHF 1,500	30+	CHF 105	CHF 314	CHF 627	CHF 1,252
CHF 1,000	0 - 29	CHF 76	CHF 226	CHF 450	CHF 899
CHF 1,000	30+	CHF 132	CHF 395	CHF 788	CHF 1,574
CHF 500	0 - 29	CHF 141	CHF 419	CHF 836	CHF 1,670
CHF 500	30+	CHF 231	CHF 690	CHF 1,378	CHF 2,753



### scorestudies Premium • Premium for healthcare + assistance benefits

ANNUAL DEDUCTIBLE	AGE	MONTHLY	QUARTERLY	HALF-YEARLY	ANNUALLY
CHF 1,500	0 - 29	CHF 79	CHF 232	CHF 462	CHF 910
CHF 1,500	30+	CHF 131	CHF 389	CHF 776	CHF 1,532
CHF 1,000	0 - 29	CHF 95	CHF 278	CHF 555	CHF 1,094
CHF 1,000	30+	CHF 158	CHF 467	CHF 933	CHF 1,843
CHF 500	0 - 29	CHF 166	CHF 489	CHF 977	CHF 1,930
CHF 500	30+	CHF 271	CHF 806	CHF 1,610	CHF 3,184



### 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 2022 until 31 May 2023.

\*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 LAMa/KVG

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

## • May I consult any doctor of choice?

You are free to consult the medical provider of your choice. You also have access to free teleconsultation 24/7 with Medi24 and DoctorChat via the Allianz Care Telehealth Hub.

## • 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: <https://my.allianzcare.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](mailto: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 deducting 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 1<sup>st</sup> of June. This means that the renewal date of your contract occurs on the 1<sup>st</sup> of June each year and this end date will be indicated on your insurance certificate.

## • When is your insurance contract renewed? 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 information is required from you unless you should wish to cancel or amend your contract on the 1<sup>st</sup> of June of the current insurance year.

## • How to cancel my insurance policy?

Your insurance contract is renewed automatically on the 1<sup>st</sup> of June. Should you plan on leaving Switzerland before the end of your new insurance year, do not worry! Please send us 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 or outside of Switzerland.

Please kindly note that if a claim has been submitted for a treatment which took place after the start date of your new insurance, 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 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 pro rata basis within a maximum of 3 months after the cancellation date requested.



## **scorestudies**

**Antaé**

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**[www.scorestudies.ch](http://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](http://www.givewatts.org)**