



ScoreStudies, the insurance for international students

Health Insurance for foreign students
living in Switzerland

Antaé
an april company

scorestudies :)
you study, we care!

ScoreStudies, the comprehensive insurance for your studies in Switzerland... and for your internships and trips abroad...

ScoreStudies is a comprehensive solution for foreign students in Switzerland.

This **health and accident insurance** is perfectly adapted to the local system and the "borderless" needs of internationally mobile students.

With a choice of three health cover options: ScoreStudies **Premium**, **Essential** and **Basic**, you can choose the insurance that best suits your needs and your budget.

ONLINE
APPLICATION
ON OUR
WEBSITE



ScoreStudies
Premium



ScoreStudies
Essential



ScoreStudies
Basic

With ScoreStudies **Protection**, you can take out optional Private Civil Liability and/or Household Insurance.



ScoreStudies
Protection

Eligibility rules*

- > 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**.

An exemption from the obligation to take out Swiss KVG/LAMal insurance is only possible for a maximum of 6 years from the date of arrival in Switzerland.

*Depending on the eligibility criteria of each canton



Why choose ScoreStudies?

Quick and easy services to support you every step of the way your studies in Switzerland (internships, private trips, etc.).



Insurance managed by a leading insurance provider:
APRIL international



Insurance in partnership with the leading Swiss schools and universities



International coverage: consult any doctor, specialist, pharmacist or medical centre of your choice both in Switzerland and worldwide











Exemption process: Antaé supports you in managing requests for exemption for the LAMal/KVG with the cantons



A one-stop shop: do you need to take out Private Civil Liability and/or Household Insurance? Simply add it to your health insurance

Your health and assistance cover

With 3 levels of cover to choose from, **ScoreStudies Premium**, **Essential** and **Basic**, you can select the student insurance that meets your needs.

Cover	PREMIUM	ESSENTIAL	BASIC
 Coverage area	Worldwide except USA for emergency and planned treatment	Switzerland for emergency and planned treatment	Switzerland for emergency and planned treatment
	USA for emergency treatment only	Outside Switzerland, for emergency treatment only	Outside Switzerland, for emergency treatment only
 Hospitalisation and outpatient care	LAMal/KVG equivalence	LAMal/KVG equivalence	LAMal/KVG equivalence
 Dental care	Included CHF 1'000/year	Not covered	Not covered
 Glasses and contact lenses	Included - CHF 200 for a 2-year period	Not covered	Not covered
 Assistance	Included	Included	Included
 Telehealth and the Expat Assistance Programme	Included	Included	Included
 Deductible	CHF 500/1'000/1'500 Only on out-patient care	CHF 500/1'000/1'500 Only on out-patient care	CHF 2'500 on all cover (excluding assistance)
 Copayment (excluding ambulance)	No	No	10% up to CHF 700 per insurance year

Monthly premium*	PREMIUM	ESSENTIAL	BASIC
CHF 500	CHF 303	CHF 248	—
CHF 1'000	CHF 159	CHF 115	—
CHF 1'500	CHF 113	CHF 64	—
CHF 2'500	—	—	CHF 42

* Premiums are based on age, the above listed rates are applicable to individuals aged 0 to 24. Full premium details are available on our website.



OPTIONAL

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

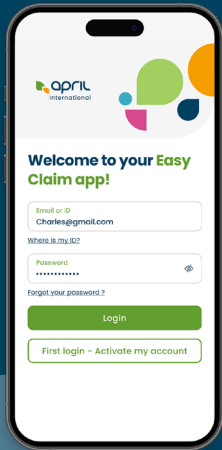
	INDIVIDUAL
Annual premium	CHF 79

• Household 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
Household inventory CHF 24'000	CHF 84
Household inventory CHF 24'000 + external theft CHF 2'000	CHF 142

Digital services for 24/7 support



1

Easy Claim, all services in the market-leading app

To make life easier abroad, download the Easy Claim app and manage your international health insurance policy in just a few clicks.

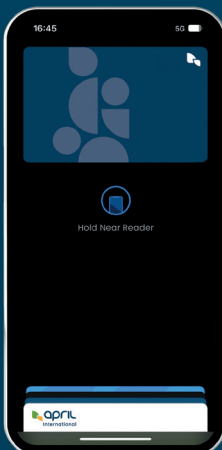


2

A doctor available 24/7, just a click away

The telehealth service included in the policy provides quick access to a healthcare professional, available 24/7. This service is particularly useful for:

- > minor conditions (flu-like symptoms, headaches, sore throat, etc.),
- > information on current treatments,
- > preparing for travel,
- > receiving an internationally valid prescription.



3

Easy Pay Card

A digital prepaid card that can be used worldwide to cover healthcare expenses without any upfront payment.

The Expat Assistance Programme (EAP)

- Confidential professional advice (in person, by phone, via video call, online, or by email)
- Legal aid, financial aid, assistance in the event of serious incidents and access to our wellbeing website.



scorestudies :)
you study, we care!

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This product is designed and managed by APRIL
International Care France and insured by Allianz Partners
(for the medical expenses cover) and by Allianz Assistance
(for the assistance benefits).

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