Zürcher Hochschule der Künste
Zurich University of the Arts

Information Sheet Health Insurance for International Students

Health care and accident insurance are **compulsory** in Switzerland. Students are responsible for taking out adequate insurance coverage or to file a claim for exemption from health insurance within three months of entering the country. **Should you miss the deadline, you will be required to pay an expensive imposed insurance premium**.

Important: Please open letters from the Department of Health, SVA and from your health insurance immediately. If you have any questions, please contact the Student Advice Service.

International students from the EU/EFTA:
If you are not working, you can keep your European Health Insurance Card. However, you have to file an exemption from compulsory insurance.

If you work (up to a maximum of 15 hours per week during the semester and 100% during the semester holidays), you must take out Swiss health insurance. We recommend a student health insurance, as the premiums are only a fraction of the normal Swiss health insurance. Some providers are listed below. When you take out a student health insurance policy, you must file for exemption from compulsory health insurance in the Canton of Zurich.

International students from third countries:
You will always need Swiss health insurance. Here, too, we recommend a student health insurance for reasons of cost. When you take out student health insurance, you must also file for exemption from compulsory health insurance in the Canton of Zurich.

Procedure for exemption from compulsory health insurance in the canton of Zurich

Applications for exemption from compulsory health insurance in the canton of Zurich are submitted to the SVA Zurich.

- Online-Form: https://www.eadminportal.ch/svazh/ekvg/ekvg/form/ - /wizard

Students who do not live in the canton of Zurich should contact their commune of residence to find out about the procedure.

Student health insurance for international students
There are several providers such as Swisscare, Coverio, Scorestudies and Academic Care. To be on the safe side, check with your canton of residence whether the provider is accepted.

Regular insurance offers
If you are unable to take out student health insurance, you must use the regular insurance offers. Comparison portal: www.priminfo.ch.

Basic health insurance is compulsory in Switzerland. Supplementary insurance is optional. All providers offer the same benefits for basic insurance. However, premiums vary. If you choose the so-called HMO, Tel-Med or general practitioner model, you can save money.

People who live on modest means are entitled to a premium reduction. The individual premium reduction is a financial contribution toward the premium for mandatory health insurance. The determining factors are income, assets, marital status, and the number of children. Eligibility for the premium reduction is regulated at the cantonal level.