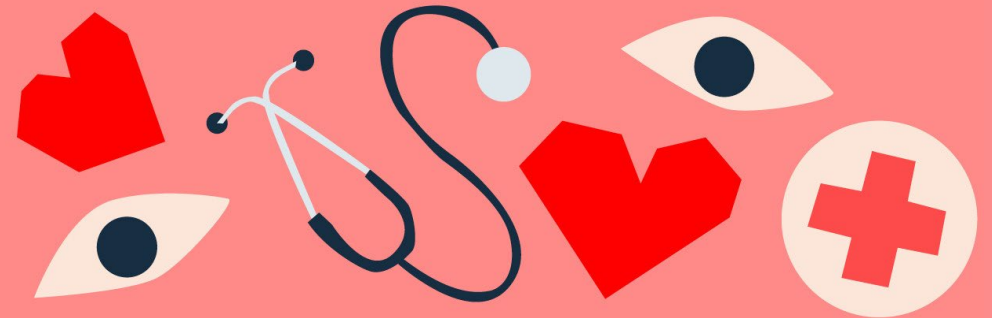


Health Insurance in Switzerland (HS26)

Guide for International & Exchange Students

Student Advice / Mobility Office • Zurich University of the Arts (ZHdK)

Presentation slides will be available on our Website and the Intranet



Today: What We Will Cover

1 Basics

How the Authorities Work Together, Insurance options and coverage

2 Exemption

3-month deadline and application process

3 Costs

Student plans, deductible (franchise) and billing

4 Changes

Employment, EHIC / Optionsrecht, moving and changing insurance

5 Wrap-up

Liability, leaving Switzerland and Q&A



What You Need to Know in a Nutshell

Health insurance is mandatory. Proof is required for stays of more than 90 days.

International students have alternatives. EHIC/GHIC or eligible international student insurance may fulfil the requirement.

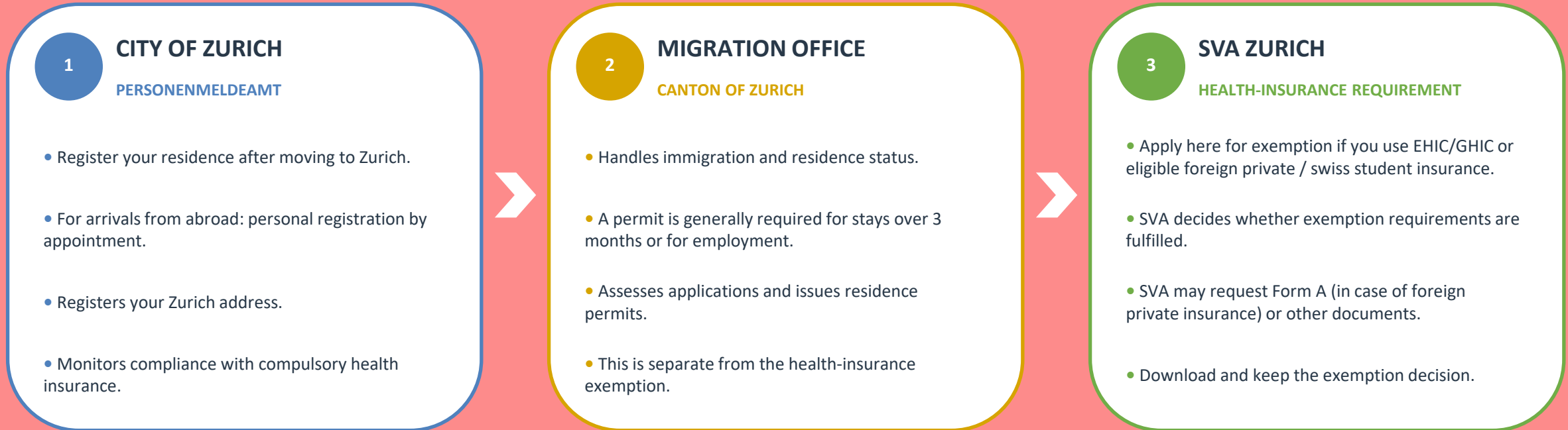
The key step is the exemption. These alternatives require an official exemption from compulsory Swiss health insurance.

Act on time. Submit your exemption request within 3 months of arrival.



How the Authorities Work Together

Three different responsibilities, one student journey

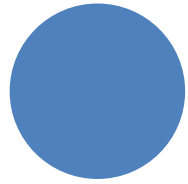


YOUR JOURNEY



CITY = registration & monitoring • MIGRATION OFFICE = residence permit • SVA = health-insurance exemption decision

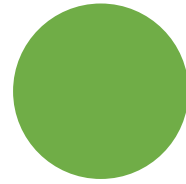
Which Insurance Option Fits My Situation?



EHIC / GHIC

EU / EFTA or UK card

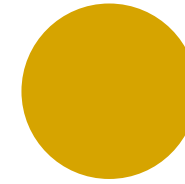
Usually the simplest route if applicable.
Employment can change the situation.



STUDENT INSURANCE

International student package by a
Swiss provider

Dedicated plans designed to meet the
requirements for an exemption.



PRIVATE INSURANCE

From your home country

Possible, but exemptions based on private
insurance are rarely approved. Equivalent
coverage for treatment in Switzerland must
be documented.

Only with Form A
an email from insurance won't be
accepted

ALL ROUTES → check / apply for the appropriate exemption



Exemption Process: Step by Step



Living outside Zurich City:
Follow any additional instructions from your local municipality.



The Most Important Rule: 3 Months

3

MONTHS

DO NOT MISS THE 3-MONTH DEADLINE

Submit your exemption request within 3 months of arrival.

by filling out this Online-Form



The exemption process itself may take longer. That is okay if your application was submitted within the deadline.



Apply for exemption from compulsory health insurance

[Instruction](#)

Applicant



Further information



Enclosures



Conclusion

In Switzerland, everyone is obligated to take out health insurance. In exceptional cases, you can obtain an exemption from the compulsory basic insurance (HIA exemption).

Notes

Compulsory health insurance in Switzerland

Anyone who lives or works in Switzerland must take out basic insurance in accordance with the Swiss Health Insurance Act (HIA). Persons residing abroad who hold a residence permit for at least three months are also obligated to take out insurance. This includes cross-border commuters as well.

Who is eligible for an exemption from compulsory health insurance?

An exemption from compulsory health insurance is only possible for a few groups of people upon request, and exemptions are granted only sparingly. The Social Insurance Agency [Sozialversicherungsanstalt] (SVA) decides on applications for exemption. More detailed information can be found on the website of SVA Zürich.

A detailed overview of who may be exempted from compulsory health insurance can be found on the website of the SVA Zürich at www.svazurich.ch/kvg-befreiung-en.

Provide supporting documents in advance

To process your application, we need certain documents. You can upload them in the form. The Overview page lists all the documents that must be submitted. The form cannot be stored temporarily.

☒ I accept the [User Agreements](#) and [Privacy Policy](#)

☒ I have not received a rejection notice within the last 30 days. If you have received a rejection notice within the last 30 days, please contact the [SVA Zürich](#) directly with any questions.

[Start](#)



Address addition

Postal code *
8055

Municipality *
Zürich

Country *
Switzerland

☐ Legal Representation (Mandatory for applicants under 18)

Do you have children?

☐ Yes
☒ No

Employment details

Please indicate how you are employed.

☐ employed
☒ not employed

Health insurance details

Please indicate how you are insured.

Name of health insurance

☒ Statutory insurance
☐ Private insurance
☐ Other

Statutory: Foreign state health insurance.

Private insurance: Foreign private and/or international health insurance.

Other: For example, health insurance specifically for students from abroad; Swiss health insurance.

☐ Inclusion in a family insurance policy or co-insured free of charge.

Back

Next

Pls choose the correct health insurance

Education and training

Please indicate whether you are doing an educational or training programme in Switzerland. It is also important whether you are also gainfully employed at the same time. Gainful employment means any work for which you receive a salary or wages.

Education and training *
In an educational programme in Switzerland without gainful employment

Type of Education

- ☒ Student
- ☐ Au pair
- ☐ Internship
- ☐ PhD Student
- ☐ Other

Residence and employment

What is the reason for your stay in Switzerland? Select the appropriate option from the list and indicate whether you are gainfully employed.

Residence and employment *
Resident in Switzerland, but not employed

Note regarding posted employees: As a posted employee, you work in Switzerland and are exempt from the obligation to pay contributions to the Swiss Old Age, Survivors and Disability Insurance (OAS/DI).

Support benefits

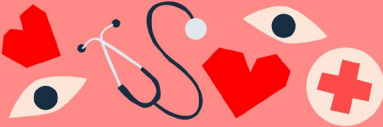
Do you receive state benefits such as an unemployment benefit or a pension? If so, please indicate all the countries from which you receive benefits.

- ☐ Unemployment benefit
- ☐ Pension
- ☒ None

Additional questions concerning compulsory insurance and gainful employment (optional)

Now we just need the latest information on your insurance situation and your employment. Please select all that apply.

- ☐ Private insurance abroad, insurance in Switzerland to the same extent not possible due to age (older than 55) or state of health
- ☐ State insurance in country of origin, not resident in an EU/EFTA state, no agreement on compulsory insurance with Switzerland (see list FOPH)
- ☐ Private insurance abroad and EU/EFTA residence permit, not gainfully employed in Switzerland / no permit for gainful employment
- ☐ Resident in Switzerland, civil servant in an EU/EFTA state
- ☐ Employed in a company that has privileges, immunities and facilities (institutional beneficiaries according to the list of the FOPH)
- ☐ No longer employed in a company that has privileges, immunities as well as facilities (institutional beneficiaries according to the FOPH list)
- ☐ Person who is insured by a person with privileges under international law and who does not himself enjoy privileges or immunities



File format

Image files (jpg, jpeg or png) and PDF documents may be submitted. Please make sure the total size of the documents submitted does not exceed 20MB.

Proof of education

Please upload all documents that confirm your education or training in Switzerland (e.g. confirmation of matriculation, PhD agreement, internship or au pair contract, etc.).



Drag file to upload and drop here [or choose file](#)

Upload your letter of acceptance here.

Insurance policy/certificate

Please upload your current insurance policy/certificate (front and back).



Drag file to upload and drop here [or choose file](#)

Upload your insurance policy or images of both sides of your EHIC here.

Comment on the insurance policy/certificate

Comment on the request

If you have anything else to add to your application, please describe it here.

Enter comment



Your Exemption Decision

Receiving Decision: SVA sends an email (DONOTREPLY@eadminportal.ch) with a download link to your exemption decision letter.

- **Download and SAVE the decision letter immediately.**
- The download link is active for a **limited time only**.

Link Access: Login requires your Application Number (*Antragsnummer*) and Date of Birth (*Geburtsdatum*).

Exemption Durations:

EHIC Exemption: Unlimited validity starting 1 October 2026 (NEW).

Student Package Exemption: Typically granted for 3 years.

Renewal Obligation: You must re-apply online after 3 years.

- You will NOT receive a reminder—you must be proactive!

Maximum Limit: Absolute maximum total exemption duration is 6 years



Additional Documents: Form A

SVA may request more documents. Read messages from DONOTREPLY@eadminportal.ch carefully.

If Form A is requested: Download Form A from the SVA website link.

- Fill out page 1.
- Forward it to your insurance provider to fill out, sign, and stamp.
- Upload the stamped and signed Form A via the official SVA contact form within 30 days



In Summary

 **3-Month Deadline:** You must submit your exemption request within 3 months of arrival.

***Penalty: Failure to do so results in mandatory assignment to a standard Swiss KVG health insurance plan, which is potentially costly!**

 **Check SPAM Folder:** Regularly check spam folders if you have been registered for 3 to 5 months without receiving official correspondence.

 **Read Official Mail:** Always read and react promptly to official letters or emails from local authorities.

 Unsure of Content? contact the Student Advice team for guidance.



What Is Covered with the Insurance?

Medical treatment and prescribed pharmaceuticals / medical products are generally covered according to the applicable coverage.

Accident coverage is included in the basic coverage described in the source presentations.

Dental treatment is generally NOT covered. Some plans may offer limited additional dental benefits.

Unsure? Contact your insurance directly about specific treatment.



Practical Matters: Accident or Illness

What to do in case of an emergency or illness:

- Life-threatening emergency: call 144 or go to a hospital emergency department.
- Walk-in clinics are suitable for urgent but non-life-threatening cases.
e.g. Permanence at Zurich HB
- For non-urgent cases, contact a doctor or medical practice.
- Pharmacies can also provide professional advice for many minor health concerns.

IMPORTANT:

Use hospital emergency departments for serious or potentially life-threatening conditions.

Have your insurance card / app with you. Show it at the doctor, pharmacy or hospital.

Billing varies. The process differs between student insurance and EHIC/GHIC.

Keep documents. Invoices, prescriptions and proof of payment may be needed for reimbursement. Take photos of prescriptions and keep all relevant documents.



Which health insurance is worthwhile for foreign students?

In Switzerland, you are **free to choose between the various health insurers**.

The benefits covered by basic insurance are the same with all health insurers. The premiums differ depending on the health insurer, the insurance model and the deductible.

Your **age and place of residence** also determine the premium amount. It's therefore worth comparing different health insurers.

Some health insurers offer **special student insurance** for foreign students, the premiums are **significantly cheaper than with basic insurance**.

Examples of student insurance are:

Coverio with deductibles ranging from 500 to 2500 francs. After the deductible has been exhausted, a coinsurance of a maximum of 700 francs applies. Premiums start at 38 francs per month.

Swica with "Student Care" insurance with deductibles of 300 and 500 francs. For people up to 18 years of age, the deductible is 0 francs. There is no coinsurance. Premiums for people aged 18 and over start at around 115 francs per month.

Swisscare offers insurance policies with deductibles ranging from 300 to 2500 francs. Once the deductible has been exhausted, you pay coinsurance of a maximum of 700 francs. Premiums start at 38 francs per month.

ETH Zurich provides an overview of health insurance policies for international students.



Student Health Insurance Plans

Academic Care	coverio	Scorestudies	Swisscare SPSS	Swisscare HMIE
CHF 230 (CHF 500 deduct.) CHF 250 (CHF 100 deduct.) CHF 255 (CHF 0 deduct.) (rates up to age 25; higher rates for age 25+)	CHF 38 (CHF 2500 deduct.) CHF 47 (CHF 1500 deduct.) CHF 87 (CHF 500 deduct.) (rates for age up to 21; higher rates up to age 22 to 26; higher rates for age 27+)	CHF 42* (CHF 2500 deduct.) CHF 64** (CHF 1500 deduct.) CHF 115** (CHF 1000 deduct.) CHF 248** (CHF 500 deduct.) (*Basic Plan, **Essential Plan rates up to age 24; higher rates up to age 24 to 29; higher rates for age 30+)	CHF 63 (CHF 1500 deduct.) CHF 70 (CHF 1000 deduct.) CHF 96 (CHF 500 deduct.) CHF 124 (CHF 300 deduct.) (rates up to age 31; higher rates for age 32+)	CHF 38 (CHF 2500 deduct.) CHF 49 (CHF 2000 deduct.) CHF 59 (CHF 1500 deduct.) CHF 70 (CHF 1000 deduct.) CHF 88 (CHF 500 deduct.) CHF 115 (CHF 300 deduct.) (rates up to age 31; higher rates for age 32+)
No cost contribution	10% cost contribution	Cost contribution depending on plan	10% cost contribution	10% cost contribution
Monthly - every 3 months every 6 months annually	Monthly -- - annually	Monthly - every 3 months every 6 months annually	Monthly - every 3 months every 6 months annually	Monthly - every 3 months every 6 months annually
VVG insurance with KVG benefits -> exemption from KVG obligation is required	VVG insurance with KVG benefits -> exemption from KVG obligation is required	VVG insurance with KVG benefits -> exemption from KVG obligation is required	VVG insurance with KVG benefits -> exemption from KVG obligation is required	VVG insurance with KVG benefits -> exemption from KVG obligation is required

Student packages: overview. Non-EU students: the exemption is as shown. EU students: enquire with the health authorities whether an exemption is possible.

Understanding the Deductible (“Franchise”)

Example: Doctor’s bill CHF 2,000



YOU PAY CHF 470

INSURANCE PAYS CHF 1,530

- 1 First you pay the deductible. To be paid **once per calendar year**.
- 2 In this example, you then pay 10% of the remaining CHF 1,700 = CHF 170.
- 3 The insurance pays the remaining CHF 1,530.

Higher deductible → usually lower premium, but higher out-of-pocket costs when you need treatment.



Changing Your Health Insurance

Ask your current insurer about the termination date of your contract.

Arrange new insurance before the existing coverage ends.

Apply for a new exemption at SVA when required.

Keep all documents for the new insurance and exemption.



Changing Your Place of Residence

Within Canton Zurich: inform the new Residents' Registration Office and bring your exemption decision if already issued.

Moving to another canton: check whether your insurance remains valid and apply for the appropriate exemption there.

Important: an exemption issued by one canton does not automatically remain valid in another canton.

Weekly residence: your main canton of residence remains relevant for health insurance.



Employment and the EHIC

Employment can change your insurance situation. Please check before starting work.

Canton Zurich: grants and scholarships are not considered employment income for this purpose.

Weekly residence in another canton?

There is **nothing you need to do!**

The health insurance of your canton of residence covers you in the canton of Zurich.

As per 1 October 2026

Students from Austria, Germany, France, Italy:

NEW: Employment may be possible under the Guaranteed Insurability Option (GIO).

- You may be able to keep your EHIC under this option.
- If you take up employment, apply for the appropriate exception based on your EHIC (Optionsrecht).
- After employment ends, apply again for the appropriate EHIC-based exemption.

Remember:
Other cantons might have different rules!



Optionsrecht: keeping your EHIC when you work

Who? Students whose official residence is in Austria, Germany, France or Italy

1

Before employment

EHIC-based exemption

If you are not working, your EHIC may be used for the student exemption.



2

You start paid work

Apply under the Optionsrecht

Employment normally changes the insurance situation. If the conditions are met, you can apply to remain insured through your country of residence instead of taking Swiss basic insurance.



3

Employment ends

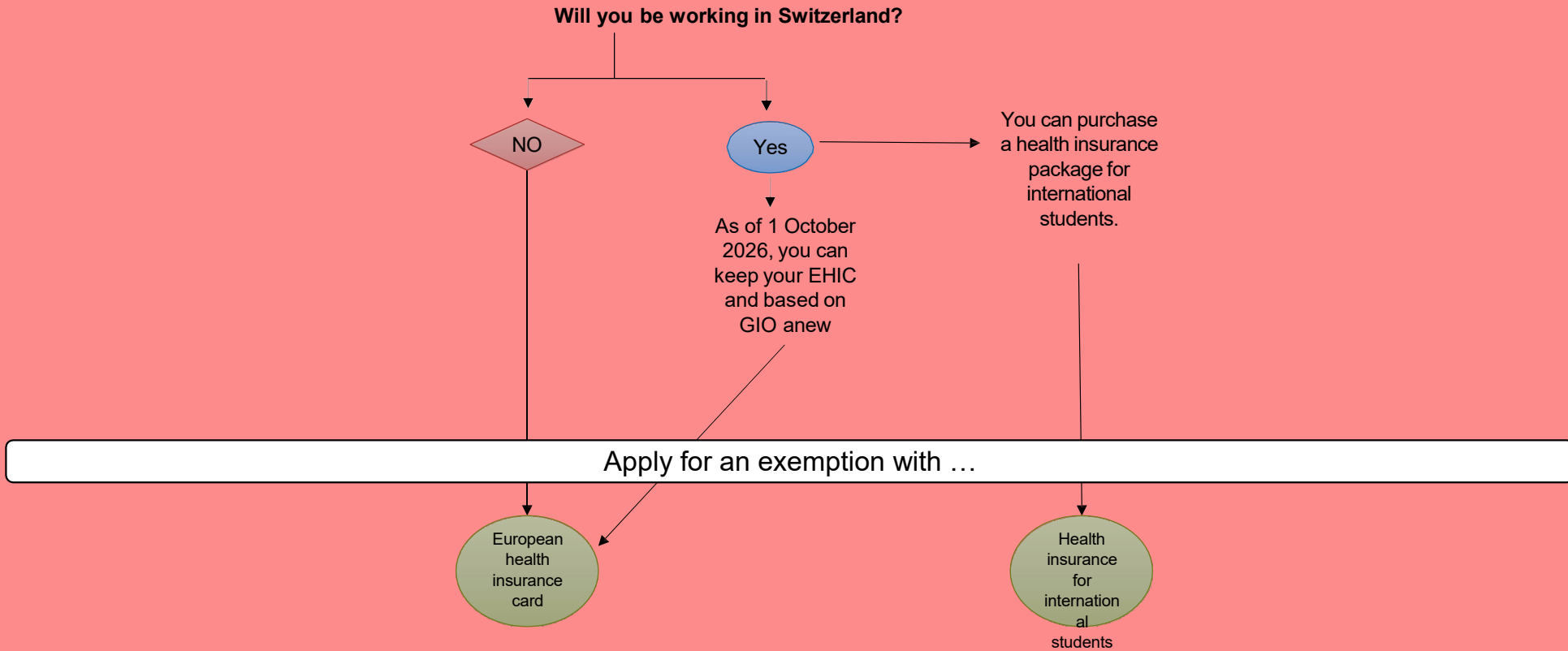
Apply again

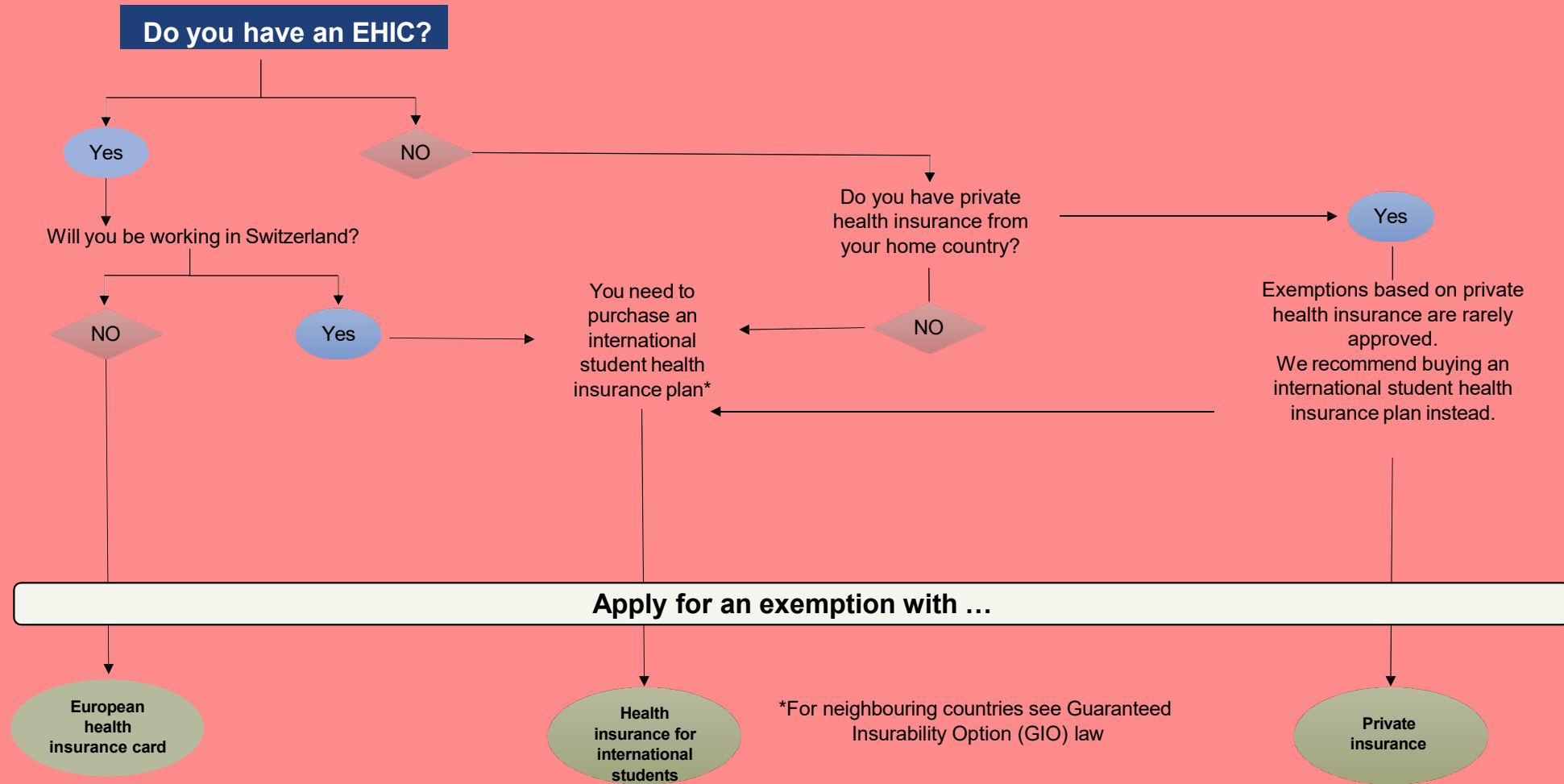
The legal basis changes again. Submit a new application for the appropriate EHIC-based student exemption.

Key message: Employment does not automatically mean that students from these four countries must give up their EHIC. The Optionsrecht may allow continued coverage through the country of residence, but a new application is required when the insurance situation changes.

The authority decides whether the requirements are met in the individual case.

Students with an EHIC from Austria, Germany, France or Italy (countries with Guaranteed Insurability Option (GIO))





Personal Liability Insurance

Not generally mandatory but highly recommended in Switzerland.

Why? Potential damage claims can be high compared with the insurance premium.

Check existing cover from your home country to see whether Switzerland is included.

Student providers may also offer personal liability as an add-on.

[Personal Liability Insurance and Household Insurance](#) (PDF)

[Factsheet Insurances and Third-Part Liability](#) (PDF)



Leaving Switzerland

Deregister at the Residents' Registration Office before departure.

Keep the confirmation of deregistration.

Inform your insurance and provide the deregistration confirmation as requested.

Check your municipality's deregistration procedure and deadlines before departure.



PLEASE

CHECK YOUR LETTERS

IDENTIFY DEADLINES

REACT

CONTACT US IF SOMETHING IS UNCLEAR



Please complete the poll



Questions?

Q & A

For individual or complex cases, please contact Student Advice or Mobility Incoming.



Student Advice

Visit us in Room 3.T07 in the entrance hall or [book an appointment](#)

International students

Student Advice

Tuesday – Thursday, 12:00 – 15:00

student.advice@zhdk.ch

+41 43 446 44 33

Exchange students

Mobility Incoming

Tuesday – Wednesday, 12:00 – 15:00

mobility.incoming@zhdk.ch

+41 43 446 20 78

If you are unsure about an official letter or deadline, contact us early.

