

4. HEALTH & ACCIDENT INSURANCE

HEALTH & ACCIDENT INSURANCE

WHO NEEDS HEALTH & ACCIDENT INSURANCE?

Health / accident insurance is mandatory in Switzerland, thus students are required to take the health / accident insurance provided by the school which covers them when on campus and on internship.

However, if students have a private valid insurance cover equivalent to the Swiss health insurance cover scheme, they have to follow the procedure outlined below to be exempted by the Swiss authorities (information about exemption and validation of foreign insurance plans are available from Admissions). If students fail to complete this procedure, no later than upon their registration on campus, they will automatically be registered with the insurance provided by the school at the most competitive rate which may vary from one semester to another.

Students who have been granted the exemption by Swiss authorities are responsible to verify the validity of their private health/ accident insurance cover in Switzerland and on internship abroad; the school will not cover any health/accident related expenses.

STUDENTS FROM THE EUROPEAN COMMUNITY OR AELE MEMBER STATES

Students from the European Community or AELE member states, who have a private health & accident insurance coverage for Switzerland in accordance with the recent bilateral treaty agreements, need to send, prior to arrival, a copy of the blue health insurance card with the EU logo (front and back side) to:

GIHE Admissions, Rue du Lac 118, 1815 Clarens, Switzerland or by fax +41 (0)21 989 26 78.

European Community / AELE member states include:

Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Great Britain, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Spain, Slovakia, Slovenia & Sweden.

STUDENTS FROM ALL OTHER COUNTRIES WITH PRIVATE HEALTH & ACCIDENT INSURANCE COVERAGE

Students from any other country who may already have a personal health & accident insurance scheme covering them in Switzerland should send a copy of the their insurance card (front and back side) and instruct their insurance company to sign and stamp a form called "Check form for the Equivalent of Swiss Health Insurance" (OCC form). See following pages for the OCC form.

The OCC form is used for official validation and should be duly filled in and stamped by the student's insurance company and sent prior to arrival to:

Students starting on the Glion campus:

Email: colette.peyraud@glion.edu

Fax: +41 (0)21 966 35 36, Att. Mrs Colette Peyraud.

Students starting on the Bulle campus:

Email: damien.vaney@glion.edu

Fax +41 (0)26 919 78 79, Att. Mr Damien Vaney.

We grant students a 15 day delay, after their arrival to provide this document. After this deadline, they will be automatically insured through GIHE for a minimum period of one semester and they will be invoiced the semester premium.

STUDENTS WITHOUT PRIVATE HEALTH & ACCIDENT INSURANCE

If you want to be covered by the school's insurance (fees for this insurance are outlined in the 'GIHE Tuition and other Fees' document), you need to return the registration form (see following pages), signed and dated to:

Students starting on the Glion campus:

Email: colette.peyraud@glion.edu

Fax: +41 (0)21 966 35 36, Att. Mrs Colette Peyraud.

Students starting on the Bulle campus:

Email: damien.vaney@glion.edu

Fax +41 (0)26 919 78 79, Att. Mr Damien Vaney.

Information about the GIHE insurance coverage can be obtained from our insurance partner TradiConsult.

Contact person:

Mrs. Tinguely,

Phone: +41 (0)21 620 75 00,

Fax: +41(0)21 620 75 01,

Email: info@tradiconsult.ch

**CHECK FORM FOR THE EQUIVALENT
OF SWISS HEALTH INSURANCE**
(Federal Law on Medical Insurance (LAMal) of March 18, 1994)
(Article 2, OAMal of June 27, 1995)

CERTIFICATE OF THE FOREIGN INSURER REQUIRED FOR EXEMPTION FROM
COMPULSORY INSURANCE IN SWITZERLAND

1. PERSONAL DETAILS OF THE APPLICANT					
Name	_____				
Given name(s)	_____				
Street & no	_____				
Post code & city*	_____				
Date of birth	nationality	sex	<input type="checkbox"/> M	<input type="checkbox"/> F	
Marital Status	<input type="checkbox"/> single	<input type="checkbox"/> married	<input type="checkbox"/> separated	<input type="checkbox"/> divorced	<input type="checkbox"/> widower / widow
For foreigners type of permit	<input type="checkbox"/> file C	<input type="checkbox"/> file B	<input type="checkbox"/> file L	valid from	_____
Status	<input type="checkbox"/> student	<input type="checkbox"/> employee expatriate	<input type="checkbox"/> trainee	<input type="checkbox"/> teacher	<input type="checkbox"/> _____
Begin of stay in Switzerland	_____	End of stay in Switzerland	_____		
School / employer	_____				
(*if possible in Switzerland)					

2. FAMILY MEMBERS ALSO INCLUDED IN EXEMPTION REQUEST				
Name	Given name (s)	Date of birth	Sex M ou F	Relationship

Place and date : _____ signature of **insured party** * : _____

The undersigned insurance fund certifies that the person or persons above is/are insured for the duration of his/her/their stay in Switzerland by sickness and accident insurance equivalent to coverage offered by compulsory Swiss insurance (see reverse side) in particular for :

- full cover of all hospital expenses in a public ward of any public hospital in the canton of Vaud, at the tariffs provided for non-contractual patients. The technical and medical cost of hospitalisation, included all provided benefits during the stay, is determined according to the ADPRG (All Patients Diagnosis Related Groups; www.isesuisse.ch). It is determined by the diagnosis and surgery codes identified during the stay;
- full cover of expenses arising from pregnancy and childbirth, in particular, the cost of childbirth in a public ward of any public hospital in the canton of Vaud, at the tariffs (according to APDRG) provided for non-contractual patients;
- full cover of costs for treatment in a medico-social establishment (old people's home) (for information only : for 2007, Frs 145.15 per day + medicines and medical fees);
- cover of ambulatory treatment as defined in articles 25 to 31 LAMal quoted on the back of this page (for information only : for dialysis in 2007, Frs 497.— plus medicines and material).

With this certificate, the undersigned insurer undertakes to assume its benefits should any of the above mentioned eventualities arise. No recourse whatsoever may be made to either municipal or cantonal social assistance.

Date of expiry of cover : _____ Stamp / seal and signature of the **insurer** * : _____

Place and date : _____

PLEASE RETURN THIS FORM TO THE ORGANE CANTONAL DE CONTROLE DE L'ASSURANCE-MALADIE
ET ACCIDENTS, CH. DE MORNEX 40, CH - 1014 LAUSANNE

* The insurer and the person insured undertake to communicate to the competent authority the cancellation of this contract, as well as any reduction of the cover of the insurance which no longer guarantees the equivalent cover to the compulsory Swiss health insurance coverage.

EXCERPTS FROM THE FEDERAL LEGISLATION ON HEALTH CARE INSURANCE (LAMAL) OF MARCH 18TH 1994)

Art. 25 General benefits in the case of illness

1. Compulsory health care insurance covers the cost of diagnosing and treating illness and its effects.
2. These benefits cover :
 - a. Examinations, treatment and care of an out-patient, at the residence of the patient, in a hospital, in a semi-hospital establishment or in a medical-social establishment by:
 1. doctors
 2. chiropractors
 3. persons providing services prescribed or ordered by a doctor;
 - b. Analyses, medicines, diagnostic or therapeutic services and equipment prescribed by a doctor or, within limits determined by the Federal Council, by a chiropractor.
 - c. A contribution to the costs of spa treatment prescribed by a doctor;
 - d. Medical rehabilitation measures carried out or prescribed by a doctor;
 - e. A stay in the general ward of a hospital;
 - f. A stay in a semi-hospital establishment;
 - g. A contribution to medically necessary transport costs and rescue costs;
 - h. Service of the apothecary for the dispensing of medicines pursuant to letter b.

Art. 26 Preventive measures

Compulsory health care insurance covers the costs of tests of certain examinations intended to detect illnesses in time as well as prophylactic measures for insured persons particularly at risk. These examinations and prophylactic measures must be carried out or ordered by a doctor.

Art. 27 Congenital defects

In the case of congenital defects not covered by disability insurance scheme, compulsory health care insurance covers costs of the same benefits as in the case of illness.

Art. 28 Accidents

In the case of an accident pursuant to art. 1, para .2, letter b), compulsory health care insurance covers costs of the same benefits as in the case of illness.

Art. 29 Maternity

1. In addition to the same costs as in the case of illness, compulsory health care insurance covers special costs in the case of maternity.
2. These benefits cover :
 - a. periodic check-ups carried out by a doctor or a mid-wife, or prescribed by a doctor, during and after pregnancy;
 - b. Delivery at home, in the hospital or in a semi-hospital by a doctor or a midwife;
 - c. Necessary advice on breast-feeding;
 - d. Care and stay of new-born child in good health as long as in hospital with his/her mother.

Art. 30 Legal abortion

In the case of non-punishable abortion pursuant to art. 119 of the Swiss Penal Code, compulsory health care insurance covers the costs of the same benefits as in the case of illness.

Art. 31 Dental care

1. Compulsory health care insurance covers the cost of dental treatment:
 - a. If necessary as a consequence of a serious and unavoidable illness of the masticatory system, or
 - b. If necessary as a consequence of any other serious illness or its after-effects, or
 - c. If necessary in order to treat severe illness or its after-effects.
2. Compulsory health insurance also covers the cost of treatment for lesions affecting the ability to chew caused by an accident pursuant to art.1, par. 2, letter b).

APPLYING FOR HEALTH & ACCIDENT INSURANCE THROUGH GIHE

If you would like to be covered by the school's health & accident insurance, please complete and sign this form and return to:

For Glion campus bound students:

GIHE, Mrs. C. Peyraud,
Administration Manager,
Route de Glion 111,
1823 Glion,
Switzerland

For Bulle campus bound students:

GIHE, Mr. D. Vaney,
Administration Supervisor,
Rue de l'Ondine 20,
1630 Bulle,
Switzerland

Last Name:

First Name:

I would like to join the 'International Health Insurance IHI' proposed by Glion Institute of Higher Education. I am aware of the insurance conditions annexed to my request.

Date:

Signature:

Insurance Regulations

Every person settled in Switzerland or living there for a prolonged period must be insured for medical care in case of sickness (art. 3, Swiss Law about Health Insurance 'LAMal')