



PolyTech Care/ScoreStudies, the insurance for international students

Health Insurance for foreign students
living in Switzerland

Antaé
an april company

PolyTech Care
you study, we care!

scorestudies :)
you study, we care!

PolyTech Care and ScoreStudies, comprehensive insurances for your studies in Switzerland... and for your internships and trips abroad...

PolyTech Care and/or 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 five health cover options, **PolyTech Care Score** and **Start Up** (renewal on the 01/09), **ScoreStudies Premium**, **Essential** and **Basic** (renewal on the 01/06), you can choose the insurance that best suits your needs and your budget.

ONLINE
APPLICATION
ON OUR
WEBSITES



PolyTech Care
Score



PolyTech Care
Start Up



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



PolyTech Care and/or 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 5 levels of cover to choose from, **PolyTech Care Score** and **Start Up**, **ScoreStudies Premium**, **Essential** and **Basic**, you can select the student insurance that meets your needs.

Cover \ Plan	Score	Start Up	Premium	Essential	Basic
 Coverage area	Worldwide except USA for emergency and planned treatment	Worldwide except USA for emergency and planned treatment	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	USA for emergency treatment only	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	LAMal/KVG equivalence	LAMal/KVG equivalence
 Dental care	Included Up to CHF 15'500	Not covered	Included 1'000 CHF per insurance year*	Not covered	Not covered
 Glasses and contact lenses	Included CHF 300 for a 2-year period	Not covered	Included CHF 200 for a 2-year period	Not covered	Not covered
 Assistance	Included	Included	Included	Included	Included
 Telehealth and Expat Assistance Programme	Included	Included	Included	Included	Included
 Deductible	CHF 0/300 on all benefits (excluding assistance)	CHF 0/500 on all benefits (excluding assistance)	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 benefits (excluding assistance)
 Copayment (excluding ambulance)	No + Ambulance 100%	No	No	No	10% up to CHF 700 per insurance year

Monthly premium 2026/2027*

Annual Deductible \ Plan	Score	Start Up	Premium	Essential	Basic
CHF 0	CHF 219	CHF 173	—	—	—
CHF 300	CHF 122	—	—	—	—
CHF 500	—	CHF 92	CHF 318	CHF 285	—
CHF 1'000	—	—	CHF 167	CHF 121	—
CHF 1'500	—	—	CHF 119	CHF 64	—
CHF 2'500	—	—	—	—	CHF 37

*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

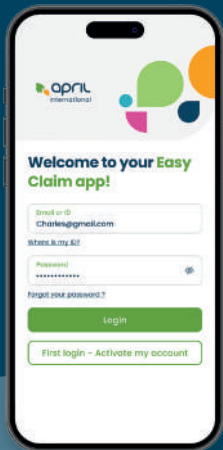
ScoreStudies Protection

• 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

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.

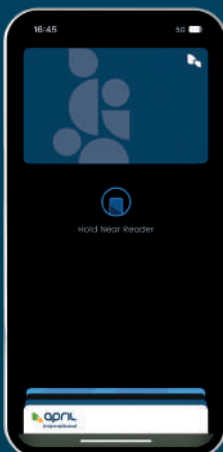


2

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 payment card usable worldwide to avoid upfront payments for expensive medical treatments.

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 - Polytech Care

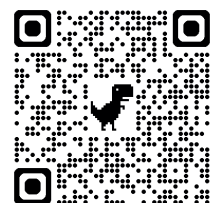
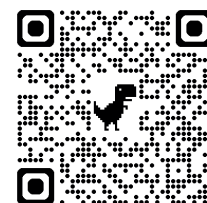
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you study, we care! you study, we care!



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Insurance intermediary - Registered with ORIAS under no.
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