

# Benefits Schedule

## International Student Healthcare and Assistance Plan

Effective from 1st September 2025



**PolyTech Care**  
you study, we care!

In partnership with **APRIL International**, Antaé has developed a comprehensive insurance solution for **international students coming to Switzerland**. This insurance package is perfectly suited to the local system and to international students' specific needs and budget. All benefits have been designed in order to match the requirements set out under KVG/LAMal law,

**Note: Please note that medical expenses are covered within the limits of Actual costs and the Reasonable and Customary costs charged in the country where the treatment is provided.**

**Pre-approval is highly recommended for all in-patient or high-cost treatments. All amounts are indicated in Swiss Francs (CHF). Benefit limits apply per person, per Insurance Year, unless otherwise specified.**

Deductible: If you have chosen a deductible, it applies to all benefits up to the amount chosen – CHF 300 for the Score plan or CHF 500 for the Start-Up plan – per person and per insurance year.

CORE PLAN	Start-Up	Score
Region of cover	Wordwide except USA	Wordwide except USA
Maximum annual plan limit CHF	Unlimited	Unlimited
Hospital accommodation – General Ward	Full refund	Full refund
Private room (only covered at provider CHUV)	Not covered	Full refund
Intensive care	Full refund	Full refund
Prescription drugs and materials In-patient and day-care treatment only. Prescription drugs are those which legally can only be purchased when you have a doctor's prescription.	Full refund	Full refund
Surgical fees, including anaesthesia and theatre charges	Full refund	Full refund
Physician and therapist fees In-patient and day-care treatment only.	Full refund	Full refund
Surgical appliances and materials	Full refund	Full refund
Diagnostic tests In-patient and day-care treatment only.	Full refund	Full refund
Organ transplant	Full refund	Full refund
Psychiatry and psychotherapy In-patient and day-care treatment only. In accordance with the limits set out in KVG/LAMal law.	Full refund	Full refund
Emergency in-patient dental treatment Cover is limited to accidents and specific diseases as per KVG/LAMal; it is highly recommended to request confirmation of cover before seeking treatment.	Full refund	Full refund
Day-care treatment	Full refund	Full refund
Kidney dialysis	Full refund	Full refund
Out-patient surgery	Full refund	Full refund

CORE PLAN (continued)	Start-Up	Score
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation. In accordance with the limits set out in KVG/LAMal law.	Full refund	Full refund
Rehabilitation treatment In-patient, day-care and out-patient, must commence within 14 days of discharge after acute medical and/or surgical treatment ceases.	Full refund	Full refund
Local ambulance	50% up to CHF 1'000	CHF 3'000
Emergency treatment outside area of cover For trips of a maximum period of six weeks.	Full refund, max. 42 days	Full refund, max. 42 days
CT and MRI scans In-patient and out-patient treatment.	Full refund	Full refund
PET and CT-PET scans In-patient and out-patient treatment.	Full refund	Full refund
Oncology In-patient, day-care and out-patient treatment.	Full refund	Full refund
Routine maternity in general ward In-patient and out-patient treatment.  > Check-ups (limited to seven sessions before and one after delivery)  > Ultrasounds  > Ultrasounds (from the 3 <sup>rd</sup> ultrasound)  > Prenatal course  > Breastfeeding counselling	Full refund  100% limited to 8 sessions  100% limited to 2 ultrasounds  Not covered  100% limited to CHF 100  3 sessions	Full refund  100% limited to 8 sessions  100% limited to 2 ultrasounds  90% refund  100% limited to CHF 100  3 sessions
Complications of pregnancy and childbirth In-patient and out-patient treatment.	Full refund	Full refund
Home delivery	Full refund	Full refund
Legal abortion	Full refund	Full refund
Emergency out-patient treatment	Full refund	Full refund
Dental treatment Cover is limited to accidents and specific diseases as per KVG/LAMal; it is highly recommended to request confirmation of cover before seeking treatment.	Full refund	Full refund
Palliative care	Full refund	Full refund
Long term care In accordance with the limits set out in KVG/LAMal law.	Full refund	Full refund
Prescribed stay in a spa	CHF 10 per day, max. 21 days	CHF 10 per day, max. 21 days

OUT-PATIENT PLAN	Start-Up	Score
<b>Maximum plan limit</b>	<b>Unlimited</b>	<b>Unlimited</b>
Telehealth services with the dedicated service partner	Included	Included
Medical practitioner fees	Full refund	Full refund
LAMal covered prescribed drugs	Full refund	Full refund
Specialist fees	Full refund	Full refund
Diagnostic tests	Full refund	Full refund
Chiropractic treatment, lab tests, medications, medical aids prescribed by a chiropractor	Full refund	Full refund
Osteopathy, homeopathy, Chinese herbal medicine and acupuncture	Full refund	Full refund
Prescribed physiotherapy Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined.	Full refund	Full refund
Prescribed speech therapy	Full refund	Full refund
Psychiatry and psychotherapy	Full refund	Full refund
Prescribed vaccination	Not covered	Full refund
Prescribed medical aids	Full refund	Full refund
Prescribed glasses and contact lenses, including eye examination (every 2 years)	Not covered	CHF 300
Dietician fees	Not covered	Max. 12 sessions
HIV/AIDS test	Full refund	Full refund
Annual gynaecological exam	Full refund	Full refund

ASSISTANCE PLAN	Start-up	Score
Search and rescue	CHF 30'000	CHF 30'000
Medical repatriation	Full refund	Full refund
Repatriation of mortal remains	Full refund	Full refund
Parental presence in case of hospitalisation over 7 days (benefit only applies to treatments outside of Switzerland)	CHF 4'000	CHF 4'000
Theft of the ID documents (benefit only applies to events outside of Switzerland)	CHF 1'500	CHF 1'500
Emergency message transmission	Full refund	Full refund
Return flight postponement due to exam rescheduling	CHF 150	CHF 150

DENTAL PLAN (only in Score plan)	Score
Maximum plan limit	Unlimited
Dental treatment (including dental cleaning)	CHF 500
Dental surgery	80% refund, up to CHF 1'000
Orthodontic treatment (up to 21 years of age)	50% refund, up to CHF 12'000
Dental prosthesis	80% refund, up to CHF 2'000

#### APRIL International Care France

14 rue Gerty Archimède – 75012 Paris – France

A French simplified joint-stock company (S.A.S) with capital of €200 000. Registered in Paris under number B 309 707 727.  
Insurance intermediary - registered with ORIAS under number 07 008 000 ([www.orias.fr](http://www.orias.fr)).  
Prudential Supervision and Resolution Authority - 4, place de Budapest – CS 92459 – 75436 Paris Cedex 09 – FRANCE  
This product is designed and managed by APRIL International Care France and insured by Allianz (for the medical expenses cover) and by Allianz Assistance (for the assistance benefits).  
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