



PolyTech Care

by Scorestudies

you study, we care!

THE INSURANCE SOLUTION
FOR FOREIGN STUDENTS IN SWITZERLAND



Antaé
une société du groupe  **april**

FROM CHF **95**
PER MONTH

PolyTech Care by Scorestudies

THE COMPREHENSIVE INSURANCE SOLUTION FOR YOUR STUDIES IN SWITZERLAND... AND DURING YOUR INTERNSHIPS AND YOUR TRIPS ABROAD!

PolyTech Care is a comprehensive insurance solution for foreign students coming to Switzerland. This **health and accident** insurance package is perfectly suited to the local system and to "sans-frontières" students.

With two different healthcare plans **Start-up**, et **Score**, you can choose the student insurance that best suits your needs and budget!



Start-up



Score

WHAT ARE THE CRITERIA TO BE ELIGIBLE TO OUR SOLUTION

- To be a **foreign EPFL student/ intern** living in Switzerland
- To be the holder of a **student B permit** or L permit
- To live in Switzerland **for less than 6 years**
- Not be married to a person with a **work B permit**, a **C permit** or a **Swiss National**

Please kindly note that the exemption to Swiss LAMal insurance can only be granted for a maximum of 6 years further to your arrival date in Switzerland.





THE TOP 10 REASONS TO JOIN US

AN INSURANCE PLAN DESIGNED WITH FIRST-RATE INSURER

Allianz Care.

1

A TRULY INTERNATIONAL HEALTH INSURANCE

Consult the doctor, specialist, pharmacist and medical centre of your choice in Switzerland and worldwide, including in your home country (in the USA, only emergency treatment is covered for trips of a maximum period of 6 weeks).

3

48 HOUR CLAIMS PROCESSING

Fully completed claims to be processed, payment issued and members notified within 48 hours. Payments made in over 130 currencies.

5

HEALTH ADVICE 24/7

With Mediline, chat with a professional and get free advice and information on a range of wellness and medical topics.

7

AN INSURANCE PLAN RECOMMENDED BY SWISS UNIVERSITIES AND MOST PRESTIGIOUS SCHOOLS

Our insurance solutions are recommended by the main Swiss universities and partners with most Swiss prestigious private schools.

9

10

THE MOST EASY-TO-USE STUDENT HEALTH INSURANCE PLAN!

With the multi-lingual and user-friendly mobile app, **Allianz MyHealth**, you can manage your health insurance anytime, anywhere!

2

E-CLAIMS SERVICE

Say goodbye to paper! Simply use the **Allianz MyHealth** app to provide a few key details, photograph your invoices and you're done.

4

DIRECT SETTLEMENT OF IN-PATIENT CLAIMS

No out-of-pocket expenses in Switzerland and worldwide!

6

COVERAGE OF EXTREME SPORTS

Thrill seeker? In case of accident, you are covered.

8

LOCAL AND INTERNATIONAL FIRST-CLASS SERVICES

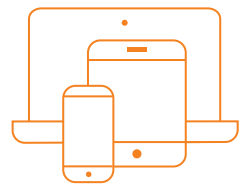
With Polytech Care, you benefit from the same services and resources that expatriates of multinational corporations and diplomats enjoy with Allianz Care. Peace of mind!

First-class services

We take care of you during your studies in Switzerland
(as well as during Internships, private travels...)

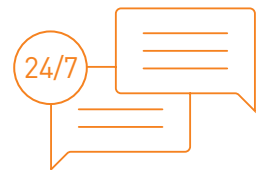
... STAY CONNECTED

- Download your insurance certificate, table of benefits and electronic version of your membership card
- Check claim status and amounts reimbursed
- Make a payment



... EXPERTS AVAILABLE 24/7

- Qualified professionals always on hand 24/7 to provide you with confidential medical advice
- "Expat Assistance Programme" to provide mental, financial, physical and emotional wellbeing support



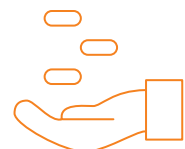
EASY AND FAST!

- Anytime, Anywhere...
Scan and email us your completed claim forms, they will be processed within 48 hours.



FLEXIBLE AND TOTALLY INTERNATIONAL! PAYMENT MADE IN OVER 130 CURRENCIES!

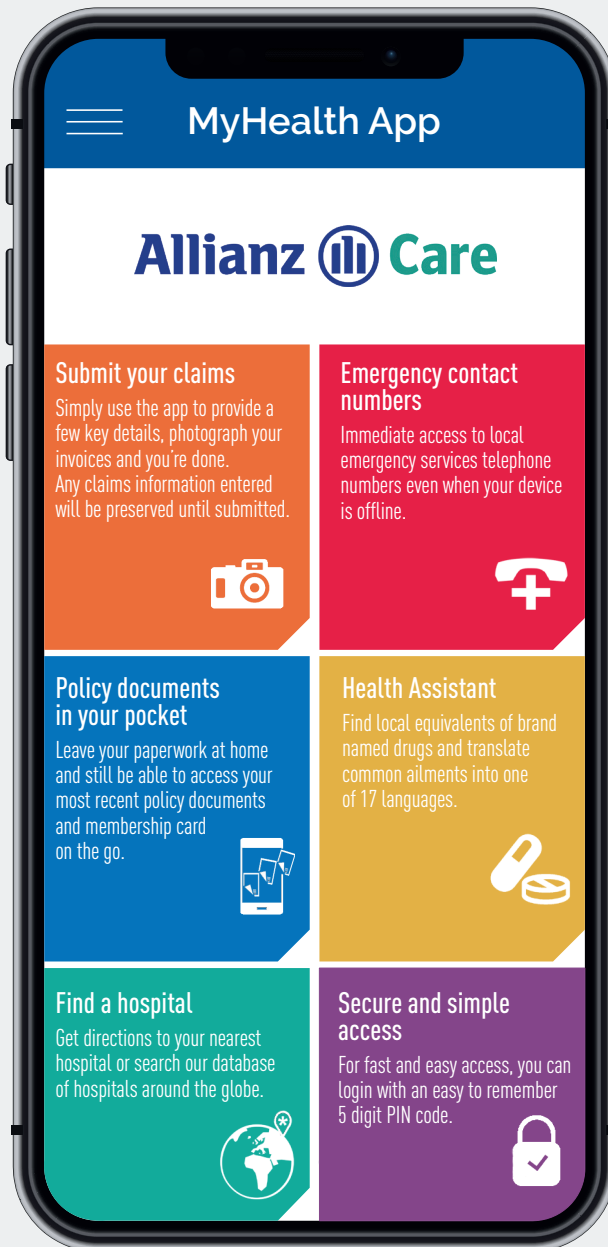
- Reimbursements can be sent to your local Swiss bank account, your account at home or your account in the country where you reside for your internship. You choose!



The most easy-to-use student health insurance plan!

Benefit from the **Allianz MyHealth** app.
A simple, easy way to access and manage your health insurance.
Allianz MyHealth is available in 5 languages.

Healthcare
on the go!



ENGLISH



GERMAN



FRENCH



SPANISH



PORTUGUESE





Medical and assistance benefits

With two different healthcare plans, **Start-up** and **Score**, you can choose the student insurance that best suits your needs!

| CORE PLAN | Start-up | Score |
|--|---------------------------------|----------------------------|
| Region of Cover | Worldwide except USA | |
| Maximum plan benefit CHF | No limit | |
| Hospital accommodation- General Ward Private room (only covered at provider CHUV) | Not covered | Full refund Full refund |
| Intensive care | 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 | |
| Surgical fees, including anaesthesia and theatre charges | Full refund | |
| Physician and therapist fees (in-patient and day-care treatment only) | Full refund | |
| Surgical appliances and materials | Full refund | |
| Diagnostic tests (in-patient and day-care treatment only) | Full refund | |
| Organ transplant | 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 | |
| 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 | |
| Day-care treatment | Full refund | |
| Kidney dialysis | Full refund | |
| Out-patient surgery | Full refund | |
| 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 | |
| Rehabilitation treatment (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases) | Full refund | |
| Local ambulance | 50% refund, max. 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 | |
| CT and MRI scans (in-patient and out-patient treatment) | Full refund | |
| PET and CT-PET scans (in-patient and out-patient treatment) | Full refund | |
| Oncology (in-patient, day-care and out-patient treatment) | Full refund | |
| Routine maternity in general ward (in-patient and out-patient treatment) | Full refund | |
| Check-ups (Limited to 7 sessions before and 1 after delivery) | Full refund, max. 8 sessions | |
| Ultrasounds | Full refund, max. 2 ultrasounds | |
| Ultrasounds (from the 3rd ultrasound) | Not covered | 90% refund |
| Prenatal Course | Full refund, max. CHF 100 | |
| Breastfeeding counselling | 3 sessions | |
| Complications of pregnancy and childbirth (in-patient and out-patient treatment) | Full refund | |
| Home delivery | Full refund | |
| Legal abortion | Full refund | |
| Emergency out-patient treatment | 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 | |
| Palliative care | Full refund | |
| Long term care (in accordance with the limits set out in KVG/LAMaL law) | Full refund | |
| Prescribed stay in a spa | CHF 10 per day, max. 21 days | |

Medical and assistance benefits

Additional Core Plan Services

| | |
|--|--------------------|
| Expat Assistance Programme** offers access to a range of 24/7 multilingual support services | Covered |
| MyHealth Digital Services | Services available |

** The Expat Assistance Programme is made available by Lifeworks, subject to your acceptance of our terms and conditions. You understand and agree that AWP Health & Life SA – Irish Branch and/or AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of EAP services.

| OUT-PATIENT PLAN | Start-up | Score |
|---|------------------------------|------------------|
| Maximum plan benefit CHF | No limit | |
| Out-patient benefits | | |
| Medical practitioner fees | Full refunds | |
| LAMal covered prescribed drugs | Full refund | |
| Specialist fees | Full refund | |
| Diagnostic tests | Full refund | |
| Chiropractic treatment, lab tests, medications, medical aids prescribed by a chiropractor | Full refund | |
| Osteopathy, homeopathy, Chinese herbal medicine and acupuncture | 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 | |
| Prescribed speech therapy | Full refund | |
| Psychiatry and psychotherapy | Full refund | |
| Prescribed medical aids | 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 | |
| Annual gynaecological exam | Full refund | |
| DENTAL PLAN (ONLY IN SCORE PLAN) | Score | |
| Maximum plan benefit CHF | No limit | |
| Dental benefits | | |
| 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 prostheses | 80% refund, up to CHF 2'000 | |
| ASSISTANCE PLAN (ONLY IN SCORE PLAN) | Score | |
| Search and rescue | CHF 30'000 | |
| Medical repatriation | Full refund | |
| Repatriation of mortal remains | Full refund | |
| Parental presence in case of hospitalisation over 7 days (benefit only applies to treatments outside of Switzerland) | CHF 4'000 | |
| Theft of the ID documents (benefit only applies to events outside of Switzerland) | CHF 1'500 | |
| Emergency message transmission | Full refund | |
| Return flight postponement due to exam rescheduling | CHF 150 | |



Note: Treatment Guarantee/Pre-authorisation

Direct Settlements require submission of a Treatment Guarantee Form in advance. Following approval by Allianz Care, cover for these required treatments or costs can then be guaranteed. **We highly recommend you to contact Allianz in case of a inpatient or high cost treatment, as we can discuss payment options and if possible arrange the payment for you.**

Affordable premiums

With **two different** healthcare plans, **Start-up** and **Score**, you can choose the student insurance that best suits your needs.



Start-up

Health insurance premium

| ANNUAL DEDUCTIBLE | MONTHLY | ANNUALLY |
|-------------------|---------|-----------|
| CHF 0 | CHF 164 | CHF 1'958 |
| CHF 500 | CHF 95 | CHF 1'130 |



Score

Health insurance premium and assistance benefits

| ANNUAL DEDUCTIBLE | MONTHLY | ANNUALLY |
|-------------------|---------|-----------|
| CHF 0 | CHF 208 | CHF 2'495 |
| CHF 300 | CHF 132 | CHF 1'583 |



OUR ANSWERS TO YOUR QUESTIONS

• What is a deductible?

A deductible is an amount that will not be reimbursed by the insurance when you claim for your first medical expenses. Your deductible will be applied per insurance period and not per medical condition and/or event.

• Can I visit any doctors?

You are indeed free to consult the medical provider of your choice and do not need to choose a doctor on a list the insurance would have given you.

• How can I send my claim to the insurance?

You have two options to submit your invoices to Allianz Care, either by email or through the Allianz MyHealth App.

• If you wish to send your invoices **through the App**, please follow the below procedure:

- Register yourself first on the Allianz Care online services with the login details which were sent to you:

<https://my.allianzcare.com/>

- Download the App

- Take a picture of the invoice and send it

Please kindly note that the App will allow you as well to access at anytime and anywhere your insurance certificate, your e-card, your reimbursements.

• If you wish to send your invoices **by email**, please follow the below procedure:

- Scan your prescriptions, invoices, receipts...

- Fill out the Claim Form

- Send your claim to claims@allianzworldwidecare.com

• Do I need to send my medical invoices even though I know the deductible will be applied?

Yes, you do. It is very important to send any medical invoices you might have to the insurance so their services might start deducting those amounts from your deductible. If no invoice has been received, the insurance cannot know that you have had medical expenses and may have already met your deductible.

• What is the end date of your insurance indicated on your certificate?

PolyTech Care is a collective scheme which renews automatically on the 1st September. This means that the renewal date of your contract happens on the 1st September each year and that this is the end date which will be indicated on your insurance certificate.

• When is your insurance contract renewed? On the 1st of September!

Your PolyTech Care contract will automatically be renewed on the 1st September each year. Four weeks before the renewal date you will be receiving a notification concerning the premiums rate and the benefits for the upcoming insurance year.

No information is required from your side unless you should wish to cancel your contract on the 1st September of the current insurance year.

• How to cancel my insurance policy?

Your insurance contract is renewed automatically on the 1st September. Should you plan on leaving Switzerland before the end of your new insurance year, do not worry!

You just need to send us then by email a copy of your "attestation de départ" (issued by the local authorities) and we will cancel your policy as of the date indicated on your document. Any premium paid for a period during which your policy would not be active anymore will be reimbursed to you on a pro rata basis.

The refund of your overpaid premium can be made in the currency of your choice on a bank account outside of Switzerland.

Please kindly note that if a claim is submitted for a treatment which happened after your departure date, your policy will be cancelled at the earliest 24h after the last treatment date.

If you are staying in Switzerland and wish to cancel your policy as your status will change (end of your studies, change of permit, start of an employment...), we will require the following documents in order to cancel your policy:

- A copy of your insurance certificate with a Swiss LAMal insurance

- A confirmation of your status change (letter from the SAM, copy of your work contract, copy of your new permit...)

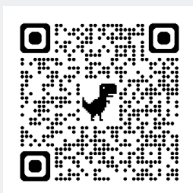
Upon reception of the requested documentation (by email), we will then cancel your policy as of the date indicated on your new insurance certificate. Any premium paid for a period during which your policy would not be active anymore will be reimbursed to you on a pro rata basis.

Please kindly note that if a claim is submitted for a treatment which happened after the start of your new insurance, your policy will be cancelled at the earliest 24h after the last treatment date.



Register online www.polytech-care.ch

**T: +41 21 525 50 41
polytechcare@antae.ch**



Antaé
une société du groupe  **april**