



Your User-Friendly Insurance Guide



COLLÈGE
CHAMPITTET
FONDÉ EN 1903

Healthcare insurance & assistance benefits

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.

CORE PLAN	CHAMPITTET
Maximum plan benefit CHF per accident/illness per lifetime	Unlimited
Hospital accommodation	Semi-private
Intensive care	Full refund
Prescription drugs and materials (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	Full refund
Surgical appliances and materials	Full refund
Diagnostic tests	Full refund
Organ transplant	Full refund
Psychiatry and psychotherapy (in-patient and day-care treatment only)	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 convalescent home (immediately after or instead of hospitalisation)	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
Local ambulance	50% up to CHF 500
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 and out-patient treatment)	Full refund
Routine maternity (in-patient and out-patient treatment)	Full refund
> Check-ups (limited to seven sessions before and one after delivery)	100% limited to 8 sessions
> Ultrasounds	100% limited to 2 ultrasounds
> Prenatal course	100% limited to CHF 150
> 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

CORE PLAN (continued)	CHAMPITTET
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/LAMallaw)	Full refund
Prescribed stay in a spa	CHF 10 per day, max. 21 days
OUT-PATIENT PLAN	CHAMPITTET
Maximum plan limit	Unlimited
Telehealth services with the dedicated service partner	Full refund
Medical practitioner fees	Full refund
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, acupuncture and podiatry	Full refund
Prescribed physiotherapy and speech therapy	Full refund
Psychiatry and psychotherapy	Full refund
Preventive treatment > Mandatory and medically prescribed vaccinations and inoculations > HIV/AIDS test > Annual gynaecological exam	Full refund
Prescribed medical aids	Full refund
Infertility treatment	Full refund
Dietician fees	Max. 12 sessions
OPTICAL PLAN	CHAMPITTET
Prescribed glasses and contact lenses, including eye examination	CHF 200
DENTAL PLAN	CHAMPITTET
Maximum plan limit	CHF 1'000
Simple fillings incl. x-rays	Max. 2
Simple tooth extraction excl. wisdom tooth extraction	Max. 2
Dental cleaning	Max. 2
Dental prosthesis	CHF 200
ASSISTANCE PLAN <small>(non-UK)</small>	CHF CHAMPITTET
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

AREA OF COVER OF MEDICAL AND ASSISTANCE BENEFITS:

Cover is provided on a worldwide basis, excluding the USA.

Note: This summary of benefits provides an outline of the covers. Covers are fully subject to the detailed Table of benefits and their respective policy terms and conditions.

24/7 Emergency
Hotline:
+1 44 283 33 60

Member
services:
+33 1 59 13 39 98

Toll-free
from Switzerland:
0800 564 524

swissgroup@april.com

