



Information sheet for students on the topic of insurance

(long version 01/01/2023)

Insurance policies are generally the responsibility of students or PhD students. This checklist is a recommendation, but it does not guarantee that all possible points are covered. The university assumes no liability.

Should you have any unanswered questions, please feel free to contact us at Social Services.

1. Swiss health insurance requirement (Federal Act on Health Insurance [Krankenversicherungsgesetz, KVG])

- a) Since January 1, 1996, all residents of Switzerland have been required to take out health and accident insurance **within three months** of entry. Anyone who is not employed for least eight hours a week by the same employer must be insured against accidents through mandatory health insurance.
- b) If you are resident abroad, you are responsible for your insurance coverage, i.e. the customary national regulations apply.
- c) International students who are residents of Switzerland may, under certain conditions and on request, be exempted from the Swiss health insurance requirement, provided they are sufficiently covered by an existing health insurance policy abroad.
- d) As stipulated by the KVG, basic health insurance offers all insured persons the same benefits. You are free to choose your health insurer (premium comparisons at www.priminfo.ch or www.comparis.ch).
- e) **International students from EU/EFTA countries (without gainful employment)** who reside in Switzerland as part of their training or further education, or an exchange program, are **not subject** to the Swiss insurance requirement, provided they are sufficiently covered by an existing insurance policy abroad, their usual place of domicile is their home country (please check as appropriate in the application) and they do not pursue employment. Students who study abroad in the cantons of Aargau, Appenzell Ausserrhoden, Basel-Landschaft, Glarus, Uri and Zug can submit an exemption application to the HIA Collective Institution (Gemeinsame Einrichtung KVG) in Olten online: www.kvg.org. Students resident in the Canton of Basel-Stadt can send an email to bs@kvg.org requesting **confirmation that they are not subject to the requirement**. The email should contain the following wording or content:
"I come from country xy, am still predominantly based there (permanent residence) and am only in Switzerland for education. I am not employed and am requesting confirmation that I am not subject to the requirement".
Please send this together with scanned copies of your insurance policy, residence permit and matriculation confirmation.
- f) **Working students from EU/EFTA countries (with gainful employment)** are not exempt from the insurance requirement if they pursue an employment activity subject to AHV (part-time job, internship), even if their earnings remain low. Students who initially received confirmation that they are not subject to the insurance requirement yet who take up a part-time job, and therefore become subject to the insurance requirement to the **HIA Collective Institution (Gemeinsame Einrichtung KVG; www.kvg.org)** must report this **immediately and without being requested to do so** and must take out insurance with a Swiss health insurance company without undue delay, **otherwise high penalty premiums may be imposed!**
- g) If, when you become resident in Switzerland, you know that you want to take up part-time employment or might want to in future, you would not be subject to the requirement and can waive the application, take out insurance with a Swiss health insurance company on a voluntary basis from the outset and apply for a premium reduction. The Canton of Basel-Stadt offers generous premium reductions from the start of the insurance period if you are moving from abroad. Students resident in a neighboring canton are advised to inquire with the competent cantonal compensation office (Ausgleichskasse) with respect to the premium reduction.
- h) **Students who come from Germany, Austria, France and Italy** may be exempt from the health insurance requirement **even if they are in part-time employment** and maintain insurance from their home country (as an exception to the rule in paragraph f)). However, their status then changes from "Not subject to the requirement" to "Exempt" and **exemption must be applied for online at www.kvg.org within three months of starting gainful employment**. The application must be made online and costs CHF 75 (administration fee).
- i) **For students who come from countries outside the EU/EFTA**, some insurance companies offer special packages (e.g. Academic Care, Score studies, Student Care, Swisscare). This offer is **not** available to persons in education who earn **more than**

CHF 3,500 gross/month. Important: As this is private insurance under the Insurance Contract Act (Versicherungsvertragsgesetz, VVG), you must have your **exemption from the insurance requirement in accordance with the KVG** at www.kvg.org **otherwise high penalty premiums may be imposed.**

- j) **Current information about health insurance** for international students is available on the website of the HIA Collective Institution (Gemeinsame Einrichtung KVG) in Olten: www.kvg.org. An exemption from the health insurance requirement can be granted for a **maximum of three years**. On request, an exemption may be extended for a maximum of **three years**. The person is then automatically subject to the health insurance requirement in Switzerland.
- k) The Student Exchange office provides information regarding the procedure for **students in exchange programs** (ground floor of Main Building, office 020, Petersplatz 1, 4001 Basel, Tel. 061 207 30 28).
- l) For **emergency treatment abroad**: Obtain the relevant information from your insurance provider before your stay abroad and read the **“Information sheet for field trips and study tours”** on the website of the Social Services office. Most health insurance companies offer time-limited travel insurance.

2. Accident insurance

- m) All residents of Switzerland must have accident insurance. If you work at least eight hours a week for the same employer, you must be insured for occupational and non-occupational accidents and you can have your health insurer reduce your accident risk (premium reduction). If you are **resident abroad**, you are responsible for your insurance coverage, i.e. the customary national regulations apply.
- n) **International students** who do not have Swiss insurance should clarify with their insurance company whether accident coverage includes occupational and non-occupational accidents in Switzerland and whether the requirements of Swiss accident insurance coverage are met. This must be defined with the insurance company in advance, as any costs that arise must be borne by the student if the insurance benefits are not sufficiently funded. **Note:** The canton of residence does not check the student's accident coverage as part of the exemption from the health insurance requirement.
- o) **Accident insurance in the event of a disability:**
All students and PhD students enrolled at the University of Basel (as well as students who are not enrolled during the entrance examination for a degree program with admission restrictions) are insured automatically and free of charge for the economic consequences of an accident with permanent damage to health (disability). The above-mentioned disability accident insurance policy provides for a disability capital in the amount of CHF 300,000. However, insurance applies only to accidents that occur on the premises or in the buildings of the university, during university field trips or events/training held by Unisport. The insurance terms and the procedure in the event of damage or loss are explained on the website www.unibas.ch/en/Studies/Advice/Funding/Insurance.

Important: This disability insurance does **not** include any treatment costs for occupational or non-occupational accidents. Anyone who is not employed for least eight hours a week by the same employer must be insured against accident through mandatory health insurance.

→ **Note:** You have the option of supplementing the existing insurance coverage for the campus with private full coverage **that is independent of time and place**. We would like to draw your attention to a voluntary offer from AXA Versicherung. The current annual premium is CHF 43.50. To register for this “worldwide, round-the-clock” insurance coverage, visit the website www.unibas.ch/en/Studies/Advice/Funding/Insurance.

3. Insurance coverage

- p) Mandatory health insurance awards payments in the event of illness, accident (provided no accident insurance covers such costs) and maternity leave. It covers the costs of outpatient and inpatient treatment in accordance with the collective agreement applicable at the place of residence or work. We recommend the addition of at least supplemental health insurance throughout Switzerland. This supplementary insurance covers all payments from the mandatory basic insurance throughout Switzerland.

In the event of illness and accident, the mandatory health insurance covers the costs of medical treatment (medical costs) but does not cover additional financial expenses or any loss of wages.
- q) The university's accident insurance includes disability capital to cover accidents that occur during university life. For insurance coverage outside of university life, we recommend full coverage that is not limited to any specific time and place. You can obtain relevant information from an individual insurance advisor at your preferred insurance company.
- r) For **emergency treatment abroad**, a maximum total of twice the applicable fee at the place of residence in Switzerland is compensated. Obtain the relevant information from your insurance provider before your stay abroad and read the **“Information sheet for field trips and study tours”** on the website of the Social Services office. Most insurance providers offer travel insurance policies that can be taken out for certain weeks or even months.
- s) If you are **resident abroad**, your Swiss health insurance provider may offer a suitable insurance policy on a voluntary basis. Contact your health insurance provider for more information. The respective national or university regulations should be noted for stays at foreign universities.

4. Premium savings

- t) Insurance providers offer more affordable premiums for adults under the age of 25. As far as we are aware, this premium category is offered by all insurance providers. You can choose an affordable basic insurance policy or a new insurance model to save money on premiums. The **GP or HMO models** (health centers) are one possibility, offering premium reductions of between 10% and 20%. By choosing a higher annual deductible for outpatient and inpatient treatments (max. CHF 2,500), the insurance providers may grant a discount of up to 40%.

→ **Note:** www.priminfo.ch allows you to **compare the premiums** for basic coverage offered by many insurance companies. This website is very user-friendly and provides further information about health insurance.

- u) People with disadvantaged economic circumstances can apply for **premium reductions** in the canton in which they reside (competent bodies: <https://www.bag.admin.ch/bag/en/home/versicherungen/krankenversicherung/krankenversicherung-versicherte-mit-wohnsitz-in-der-schweiz/praemienverbilligung.html>). The cantons or districts are responsible for determining the amount of the premium reduction. In the Canton of Basel-Stadt, you can submit an application for a premium reduction to the Amt für Sozialbeiträge, Grenzacherstrasse 62, 4058 Basel (www.asb.bs.ch). In the canton of Basel-Landschaft, the municipality of residence handles your application.
- v) If you are employed for a minimum of eight hours per week (by the same employer), you are provided with mandatory coverage against non-occupational accident by your employer. In this case, you may **exclude accident coverage** from your health insurance. This requires confirmation from your employer, which you then must present to the health insurance provider. It is only worth excluding accident coverage if your gainful employment is long term, as the accident coverage must be included in your health insurance again when your employment ends or if you fall below the threshold of eight hours per week.

5. Mandatory AHV contributions

- w) Students and PhD students at the University of Basel should contact the compensation office (Ausgleichskasse) for the Canton of Basel-Stadt if they have any questions relating to mandatory AHV/IV/EO (old age and survivors' insurance/disability insurance/loss of earnings regulation) contributions. Students domiciled or with a residency permit in Switzerland are subject to mandatory AHV/IV/EO contributions from January 1 of the year in which they turn 21. They are required to pay an **annual minimum contribution** of CHF 514 (as of 2023). This corresponds to a salary of CHF 4'851. If contributions from gainful employment have been paid already, they can be credited to the minimum contribution if the relevant pay slips (copies of salary statements) are submitted.
- a) Each spring, all enrolled students receive a form from the compensation office of the Canton of Basel-Stadt for reconciliation of the previous year. This form must be completed and returned to the office. The compensation office charges the outstanding amount to those students who are unemployed and subject to the mandatory contributions. Missing annual contributions may result in significantly lower pensions in later life (especially in disability cases). Please note that these AHV contributions must still be paid, without interruption, in cases of leave of absence from studies, periods abroad or completion of studies without subsequent gainful employment. (Contact: Ausgleichskasse Basel-Stadt, Tel. 061 685 22 24, an **information sheet specifically for students can be found on the website:** www.ak-bs.ch > search term: *Beiträge der Studierenden an die AHV*)
- b) **International students** who are only in Switzerland for the duration of their education and continue to **be predominantly based in their home country** may specify this in the form and then do **not** pay any AHV contributions in Switzerland.