



Information sheet for students on the topic of insurance

(short version 01/01/2024)

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.

Please read through the entire information sheet; you can find more information ("long version") on the Social Services website: <https://www.unibas.ch/en/Studies/Advice/Funding/Insurance.html> Should you have any unanswered questions, please feel free to contact us at Social Services.

1. Mandatory health insurance

- a) In accordance with the Federal Act on Health Insurance (Krankenversicherungsgesetz, KVG), all residents of Switzerland just have health insurance **within three months** of entry.
- b) 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). 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/paemienverbilligung.html>) You can find further information about the type and scope of insurance coverage under the KVG and on the topic of premium savings on the website www.unibas.ch/sozialberatung > Insurance ("Long version Information sheet for students on the topic of insurance").
- c) **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.
- d) **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!**
- e) 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.
- f) **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 d). 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).
- g) **For students who come from countries outside the EU/EFTA**, some insurance companies offer special packages (e.g. Academic Care, Student Care, Swisscare, Score studies). 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
- h) **exemption from the insurance requirement in accordance with the KVG at www.kvg.org, otherwise high penalty premiums may be imposed.**

- i) **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.
- j) 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).
- k) 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

- l) 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.
- m) **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.
- n) **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). 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 information on the voluntary extension of insurance coverage for students can be found 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.

3. AHV contribution requirement (old-age pension scheme)

- o) Students domiciled in Switzerland are subject to mandatory AHV 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 2024). This corresponds to an annual gross salary of CHF 4,851.-; contributions already made from gainful employment are taken into account. **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.
- p) Each spring, all enrolled students receive a form from the compensation office of the Canton of Basel-Stadt for reconciliation of the previous year, which is used to charge the contribution amount owed to students who do not work and are liable to pay contributions. Contact: Ausgleichskasse Basel-Stadt, Tel. 061 685 22 22, www.ak-bs.ch > search term: *Beiträge der Studierenden an die AHV*