

Legal Coverage with Swica Telmed

(for EU/EFTA residents only)

<p><u>HOSPITAL STAY</u></p> <p>All necessary treatments in a <u>communal room</u> in any of the public hospitals and clinics in the Canton of Ticino, Switzerland. Coverage outside Switzerland is 90% of the cost.</p> <p>Coverage Outside Switzerland is only for emergencies: payment up to a maximum of double the cost of treatment in Canton Ticino.</p>	<p><u>DAY CLINIC</u></p> <p>90% Coverage in Switzerland.</p> <p>Outside Switzerland = 90% of the day clinic expenses in emergency.</p>
<p><u>DOCTORS</u></p> <p>Doctors for generic (but also specialized) medical care can be freely chosen by the students amongst a list of preferred medical providers available from the Franklin University Switzerland office of Health Services.</p>	<p><u>TRAVEL EXPENSES</u></p> <p>In the event of urgent medical need, all expenses involved with transfer of a patient to one or more hospitals and, where necessary the patient's repatriation back to Switzerland is covered.</p> <p>For medical expenses, refer to information described in the Hospital Stay section.</p> <p>SWICA must be contacted immediately.</p>
<p><u>MEDICATIONS</u></p> <p>Medication or treatment prescribed by a doctor.</p>	<p><u>DENTAL CARE DUE TO ACCIDENT</u></p> <p>90% for all necessary treatment.</p>
	<p><u>OTHER</u></p> <ul style="list-style-type: none"> • Homeopathy by recognized practitioner • Acupuncture by recognized practitioner • Maternity • Vaccinations only as per Swiss Law. (90% up to CHF 200.00 per calendar year)

There is a one-time deductible per calendar year (JAN-DEC) of CHF 600.00 for students born after 01.01.1998 and CHF 2'000.00 for all other students. Additionally, students are responsible for 10% of the cost of each medical bill and/or prescription.

Medical bills will be sent to the University in the student's name. The University will verify the charges with the student and pay any bills not covered by the insurance company. These bills will then be posted to the student's account. It should be noted that while medical services are typically invoiced within several months of the date of treatment, Swiss law allows medical practitioners a period of five years to invoice patients from the date of receiving medical services. Franklin University Switzerland extends this liability to student accounts.