

Who is eligible: FUS Students with Residency outside EU/EFTA countries who will apply for a Swiss Residency Permit for “study purposes only”. In the event of a change of status with your Swiss Residency Permit, you will be enrolled under FUS Option 2 (SWICA Medpharm PROVITA) as required by Swiss Law for Swiss health care insurance (LAMal) and your student account will be charged accordingly from the Bursar’s Office.

LEGAL COVERAGE WITH SWICA STUDENT CARE

<p><u>HOSPITAL STAY</u></p> <ul style="list-style-type: none"> • In the event of an illness, all necessary treatment in a communal room in any of the public hospitals and clinics in Switzerland. • In the event of an accident that occurs while a student is enrolled with SWICA, the stay will be in a private room. The maximum reimbursement per calendar year is CHF 250'000.00. <p>Coverage outside Switzerland only in emergencies: payment up to a maximum of double the cost of treatment in Canton Ticino.</p> <p>There is a daily hospital charge of about CHF 16.00 not covered by Swiss health insurance.</p>	<p><u>DOCTORS</u></p> <p>Doctors for generic and specialized medical care can be freely chosen by the student amongst a list provided by the Franklin University Switzerland office of Health Services.</p> <p><u>SWICA Health Advise:</u></p> <p>Even outside the working hours of the Franklin Health Services office, SWICA provides assistance 24/7. Assistance Worldwide 24/7, online or by phone in four languages: Italian, French, German and English.</p>
<p><u>DAY CLINIC</u></p> <p>Coverage in Switzerland.</p> <p>Outside Switzerland: coverage only in case of emergency</p>	<p><u>TRAVEL EXPENSES</u></p> <p>In the event of an urgent medical need, when a patient’s transfer is necessary, SWICA must be contacted immediately and only approved transfers will be covered up to a maximum of CHF 50'000.00 per calendar year. This includes transfer of a patient to one or more hospitals and, when necessary the patient's repatriation to Switzerland. For medical expenses see under Hospital Stay.</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>100% after deductible has been met.</p>
<p><u>PSYCHOTHERAPY</u></p> <p>Partial coverage up to the first 60 sessions in a calendar year.</p>	<p><u>OTHER</u></p> <ul style="list-style-type: none"> • Homeopathy by a recognized practitioner • Acupuncture by a recognized practitioner • Maternity • Vaccinations only as per Swiss Law. Not for travel.
<p><u>EXCLUSION CLAUSES:</u> There are some exclusion clauses when alcohol or drugs are involved.</p>	

The deductible is the initial portion of the covered expense that must be paid by the student before SWICA starts to pay its part of your medical expenses. The deductible amount is per calendar year (January to December).

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