

Who is eligible: 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 Option 2 (SWICA Favorit Medpharm) as required by Swiss Law and your student account will be charged accordingly from the Bursar’s Office.

<p>HOSPITAL STAY</p> <p>In the event of illness, all necessary treatment in a communal room (general ward) in any of the public hospitals and clinics in Switzerland.</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>In the event of an accident that occurs while a student is enrolled in SWICA, the stay will be in a private room. The maximum reimbursement per calendar year after reaching the deductible, is CHF 250'000.00</p>	<p>DOCTORS</p> <p>Doctors for general and specialized medical care can be chosen by the student from a list of doctors in Canton Ticino. This list is in the Franklin University Switzerland Office of Health Services.</p> <p>SWICA Health Advice call: +41 44 404 86 86</p> <p>Even outside the working hours of the University Nurse you will always find health advice, online, or by phone through Sante24-Worldwide 24/7. Experts give advice on all questions relating to prevention, illness, accident and maternity – in four languages: Italian, French, German and English.</p>
<p>MEDICATIONS</p> <p>Medication or treatment, prescribed by a doctor which is part of Swiss recognized List by LAMal.</p>	<p>TRAVEL EXPENSES</p> <p>In the event of urgent medical need, Students must to contact SWICA to announce the insurance case.</p> <p>When a patient’s transfer is necessary, only an approved transfer will be covered up to a maximum of CHF 50,000 per calendar year. This includes transfer of a patient to one or more hospitals and, where necessary the patient’s repatriation back to Switzerland. For medical expenses, see under the Hospital Stay section.</p>
<p>DAY CLINIC</p> <p>Coverage; in Switzerland. Outside Switzerland = only in case of emergency</p>	<p>DENTAL CARE DUE TO ACCIDENT</p> <p>100% after deductible of has been met.</p>
<p>OTHER:</p> <p>Partial coverage and only with recognized practitioners</p> <ul style="list-style-type: none"> • Homeopathy • Acupuncture • Maternity • Psychotherapy session: up to the first 60 sessions in a calendar year. <p>For more details please refer to <u>Elena Veri-Sartori</u> in OSL.</p> <p>EXCLUSION CLAUSES</p> <p>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. Per calendar year (JAN to DEC).

Medical bills will be sent to the University in the student's name and the student must pay any bills not covered by the insurance company. These bills will then be posted to the student's FUS account. It should be noted that while medical services are typically invoiced within several months of the date of treatment, SWICA allows a period of 2 years to invoice patients from the date of receiving medical services. Franklin University Switzerland extends this liability to student accounts.

Swica “Sante24-Worldwide Service 24/7” is free of charge for all SWICA customers.