Health Insurance and Legal Coverage with SWICA January 1-December 31, 2013

Swiss Government regulation mandates that every student, during his/her stay in Switzerland, be fully covered by a Swiss medical insurance. Franklin College automatically arranges coverage in Switzerland with “SWICA”, a very well known insurance company that offers excellent service.

Every year in October, Swiss authorities determine the premium increases to be imposed on individual insurance companies. This decision is based on various factors that can significantly change the premiums from one year to the next and from Canton to Canton. As of January 2013, the semester insurance premiums in the Canton of Ticino for students at Franklin College are as follows:

- Students born after January 1, 1995: Cost CHF 415.00
- Students born between January 1, 1988 and December 31, 1994: Cost CHF 1,600.00
- Students born on or before December 31, 1987: Cost CHF 1,745.00

In reviewing the mandated past increases for insurance companies by the Swiss Government, Franklin College determined that the greatest opportunity for cost savings would be gained by maintaining the yearly deductible. This option also allowed us to minimize the increase of premiums for the majority of students who do not exceed the deductible. As of January 01, 2013 the deductible has been maintained at CHF 600 for students born after January 01, 1995 and at CHF 2,000 for all other students.

We realize that the added costs are an extra burden for parents, but we believe that the SWICA policy provides the best coverage for our students. Please know that, in an attempt to defray some of the expense, the College has also absorbed some of the costs associated with health insurance. These are already reflected in the premiums stated above.

SWICA has been our medical insurance carrier for sometime now. The company is both familiar with our students and our administration; in the past they have satisfied our expectations to the highest level.

Franklin College has been able to obtain from the Cantonal authorities the possibility to submit an official request for exemption from Swiss mandatory health insurance; this applies to students who currently have an active medical insurance coverage in their home countries. Students/parents must complete the appropriate form for their situation/status (found here on our website) and obtain the relevant information from their private insurance company. All documents must be forwarded and received in the Office of Student Life as soon as possible.

In order for students to receive the above-mentioned exemption, the student's private insurance company must certify coverage for the same services as the ones covered by Swiss mandatory insurance. Please refer to the form posted on our web site: “Responsibility for costs of the Comprehensive Health Insurance according to Swiss Health Insurance Law” in order to know precisely which treatments/services are entailed.

Please be aware that the Swiss authorities can reject a submitted application. Furthermore, the review (by Swiss Authorities) of any application takes a minimum of three months.

All students must be invoiced for health insurance until Swiss authorities reach a decision on an application. Included in the spring 2013 invoice is the cost of the health insurance as determined by student age and as arranged by Franklin College Switzerland with SWICA.

In the event that the exemption is granted, Franklin College will credit the student’s account for the cost of health insurance premium as included on the spring 2013 invoice. This credit will be prorated in accordance to the month of application approval.
Franklin College may retain a refundable long-term deposit of CHF 800 to cover the cost of any payment discrepancies in medical bills that may arise after a student’s departure from the College. This deposit would be released along with any other credits on account approximately four months after a student’s departure from the College.

Please note the following for students that are exempted from Swiss Health Insurance:

- Students will be required to pay for pharmacy prescriptions at time of purchase and, in some cases, doctors’ costs at time of appointment
- The application can be delayed because of bureaucracy and can be rejected because of the strict parameters of the Swiss health insurance law
- As a Certificate of Insurance must accompany every application, it is recommended that parents request their home insurance company to expedite the release of this document.

For any questions, please feel free to contact us at trizzi@fc.edu or at bursar@fc.edu.

LEGAL COVERAGE WITH SWICA

Hospital Stay
All necessary treatments in a communal room in any of the public hospitals and clinics in Switzerland.
Coverage in Switzerland is 90% of the costs.
Coverage outside Switzerland is only in emergencies: Payment up to a maximum of double the cost of treatment in Canton Ticino.

Doctors
Doctors for generic (but also specialized) medical care can be freely chosen by the students amongst a list provided by the Franklin College office of Health Services.

Medications
Any medication or treatment prescribed by a doctor.

Dental Care Due to Accident
90% for all necessary treatment.

Day Clinic
90% coverage in Switzerland.
Outside Switzerland = 90% of the day clinic expenses in emergency.

Travel expenses
In the event of an accident, 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. For medical expenses see under Hospital stay.

OTHER
- Maternity
- Homeopathy
- Acupuncture
- Vaccinations (90%) up to a maximum of CHF 200.00 per calendar year

Please note that the above-mentioned 90% refund from SWICA will take place only after the deductible has been met.