



SIAFS

SWISS INSURANCE ASSOCIATION FOR FOREIGN STUDENTS

SWISS INSURANCE ASSOCIATION FOR FOREIGN STUDENTS

OUR MISSION :

**PROMOTE BASIC ACCIDENT AND
HEALTH INSURANCE AT THE BEST
PRICE IN SWITZERLAND FOR FOREIGN
STUDENTS.**

From CHF 79.- / month





ABOUT SIAFS

The Swiss Insurance Association for Foreign Students (SIAFS) aims to provide foreign students from private schools, colleges and universities the basic accident LAA and health LAMal insurance at the best price in Switzerland from CHF 79.- per month.

We are in partnership with many insurance companies in order to propose continually the best possible conditions to foreign students in Switzerland.





ACCIDENT AND HEALTH INSURANCE AT THE BEST PRICE IN SWITZERLAND FOR FOREIGN STUDENTS

LAMAL + LAA

FRANCHISE CHF 0.-

CHF 96.-*

Monthly premium

FRANCHISE CHF 100.-

CHF 89.-*

Monthly premium

FRANCHISE CHF 300.-

CHF 84.-*

Monthly premium

FRANCHISE CHF 500.-

CHF 79.-*

Monthly premium

LAMAL PRIVATE + LAA

FRANCHISE CHF 0.-

CHF 140.-*

Monthly premium

FRANCHISE CHF 100.-

CHF 120.-*

Monthly premium

FRANCHISE CHF 300.-

CHF 105.-*

Monthly premium

FRANCHISE CHF 500.-

CHF 95.-*

Monthly premium



INSURANCE BENEFITS



Outpatient treatment



Hospitalization



Maternity



Optician



Dentist



Medical assistance

**DISCOVER ALL THE SERVICES ON THE
FOLLOWING PAGES**



Insurance coverage	Guarantee ceiling
OUTPATIENT TREATMENT	
1. Medicines and prescriptions	100%
2. Consultations with medical practitioners and therapists	100%
3. Laboratory tests	100%
4. Outpatient surgery	100%
5. Home care or convalescent care	CHF 20 per day, max. 30 days per year
6. Rehabilitation	CHF 20 per day, max. 30 days per year
7. Emergency care outside the area of residence	100%
8. Ultrasound and mammography	100%
9. MRI, CT and CAT scans	100%
10. Outpatient emergency care	100%
11. Palliative and long-term care	100% of actual costs, max 30 days over three years
12. Consultations and prescriptions for medicines covered by the KVG/LAMal	100%
13. Specialist consultations	100%
14. Consultations with chiropractors, osteopaths, homeopaths and herbalists	Chiropractors 100%, osteopaths 50% max. 4 sessions, max. CHF 1,000 over 3 years
15. Traditional Chinese medicine (acupuncture, laser acupuncture and acupressure)	4 sessions, max. of CHF 200 per calendar year
16. Prescribed consultations with physiotherapists and speech therapists	100%
17. Ayurvedic massage and Ayurvedic medication	4 sessions, max. of CHF 200 per calendar year
18. Lymphatic drainage, electrotherapy, hydrotherapy and shiatsu	6 sessions, max. of CHF 300 per calendar year
19. Non-prescription vaccinations under the KVG/LAMal	80% of the actual cost, max. CHF 100 per calendar year
20. Naturopathy (dietetics, aromatherapy, etc.)	90 % of actual costs, max. 10 sessions with max. CHF 1000.00 per calendar year
21. HIV/AIDS testing - screening and management of sexually transmitted diseases	100%
22. Psychiatry	100%
23. Psychotherapy	50% of actual costs + prior approval of the insurer
24. Non-physician psychotherapists and independent psychologists	80%, max. CHF 800 per contract year + prior approval of the insurer
25. Products prescribed for nicotine replacement therapy	CHF 50 per calendar year if prescribed by a practitioner

Insurance coverage	Guarantee ceiling
HOSPITALISATION	
1. Private or semi-private hospital ward throughout Switzerland	100%
2. Medical surgery, including anaesthesia and operating theatre	100%
3. Surgical equipment and prosthesis	100%
4. Cosmetic surgery following an accident (in accordance with the KVG/LAMal)	Max. CHF 50,000 per contract year
5. Hospital treatment following accidents due to risky sports activities, provided they are practised under normal conditions	100%
6. Organ transplants	100%
7. Hospitalization	100%
8. Emergency care outside the area of residence	100%
9. Medical transport in Switzerland	Max. CHF 3,000 per contract year
10. Oncology	100%
11. Stay in health resort Switzerland	CHF 20 per day, max. 21 days per contract year
12. Convalescence cure in Switzerland	CHF 20 per day, max. 30 days per contract year
13. Prescribed medical aids	100%
14. Free hospitalisation costs - private room abroad	100%, max 21 days per contract year

According to the "Swiss Studies All in One" insurance conditions - 2022

Insurance coverage	Guarantee ceiling
MATERNITY	
1. Maternity	100%
2. Complications with pregnancy and childbirth	100%
3. Transportation home	100%
4. Prenatal examination (according to the guarantees provided by the LAMal)	100%
5. Postnatal examination (in accordance with KVG/LAMal)	100%
6. Legally induced abortion	100%
7. Ultrasound (according to the guarantees provided by the LAMal)	100%

According to the "Swiss Studies All in One" insurance conditions - 2022

Insurance coverage	Guarantee ceiling
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OPTICAL

1. Adult equipment for spherical multifocal progressive lenses of sphere outside -8,00 and + 8,00 diopters or spherical multifocal or progressive lenses of sphere outside -4,00 and + 4,00 diopters	CHF 100 per contract year
2. For minors or in case of renewal of equipment due to the evolution of the sight, the guarantee applies to the expenses of acquisition of one equipment per year	CHF 200 per contract year
3. Glasses and contact lenses	CHF 350.00 for 3 contract years

According to the "Swiss Studies All in One" insurance conditions - 2022

Insurance coverage	Guarantee ceiling
DENTAL	
1. Emergency dental care with hospitalization (dentures only in case of accident)	75% in case of accident or serious illness of the masticatory apparatus
2. Out-patient emergency dental treatment	75% in case of accident or serious illness of the masticatory apparatus
3. Outpatient diagnostic and therapeutic measures	In accordance with the conventional rates set by the "SOO-AA/AM/AI
4. Technical dental benefits or dentures	Max. CHF 1,000 per contract year, temporary or transitional prostheses are excluded
5. Implants per calendar year	CHF 200 per contract year
6. Complete dental scaling above and below the gums (performed in max. 2 sessions)	CHF 150 per contract year
7. Prophylactic treatment (conservative dental clinics accepted)	CHF 50 per contract year from the second insurance year onwards

According to the "Swiss Studies All in One" insurance conditions - 2022

Insurance coverage	Guarantee ceiling
MEDICAL ASSISTANCE	
1. Search and rescue	Max CHF 20'000.-
2. Medical evacuation to the nearest hospital	Max CHF 100'000.-
3. Medical repatriation to the country of origin	Max CHF 100'000.-
4. Rapatriement de la dépouille mortelle + frais de première conservation + frais funéraires	Max CHF 15'000.-
5. Parental presence in case of hospitalization for more than 7 days	100% for transportation (economy flight) + 80/night (max 10 days)
6. Medical accompaniment	100%
7. Accompaniment of minor students by a qualified educator	100% for transportation (economy flight)
8. Shipment of medication	100% shipping by mail
9. Early returns in case of hospitalization or death of a family member	100% for transportation (economy flight)
10. Cancellation of the school trip in case of illness and any other justified cause	Max CHF 1'000.-

According to the "Swiss Studies All in One" insurance conditions - 2022

Insurance coverage	Guarantee ceiling
DEDUCTIBLE	
1. Franchise annuelle	CHF 0.-/year or CHF 100.-/year or CHF 300.-/year or CHF 500.-/year
2. Résiliation de l'assurance	At maturity, in case of death, in case of departure (pro rata premium refund)

According to the "Swiss Studies All in One" insurance conditions - 2022



ANOTHER QUESTION ?

Contact us by email with the form below if you want to have more information about accident insurance and health insurance at the best price in Switzerland for foreign students.

contact@siafs.ch

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