# CHECK FORM FOR THE EQUIVALENT OF SWISS HEALTH INSURANCE 2013

(Federal Law on Medical Insurance (LAMal) of March 18, 1994) (Article 2, OAMal of June 27, 1995)

# FOREIGN INSURER CERTIFICATE REQUIRED FOR DISPENSATION FROM COMPULSORY INSURANCE IN SWITZERLAND

1 DEDCON	AL DET	NI C OF	THE IN	CURER									
		AILS OF THE INSURED							N. tel.	N. tel.			
Surname							E-mail		<u></u>				
Forename (s)  Date of birth				nationality				sex		M	F		
Civil Status		single		maried		separated		div	orced	wic	dower / widow		
Federal Law on		joined by a re		registered	partnership		partnership			partnership dissolved upon			
Registered Partnerships of Same Sex Couples (Lpart)			tnership			ved by the dissolved by death			declaration of absence				
For foreigners type of permit		file C			file B		file L		valid fro	valid from			
Status	stu	udent er		nployee exp	atriate				eacher				
School / employer							End of s	vitzerland					
Street & no													
Post code & d	city*												
(*if possible in S	Switzerlan	d)											
2. MEMBER			LY FOF										
Surname			F	orename	e (s)	Date of birth		Sex M ou F		Relationship			
								1					
Place and date:						signature of	policyholde	r*:					
The undersi													
<ul> <li>health and accident insurance coverage equivalent to mandatory care insurance (see back), particularly covering:</li> <li>all hospitalization expenses in the general ward of public hospitals of the canton of Geneva at the rates set forth for persons who are not covered under collective bargaining agreements. The technical and medical cost of hospitalization, including all services provided during the hospital stay, is determined according to the APDRG (All Patient Diagnosis Related Groups; www.isesuisse.ch). The APDRG is a classification permitting the grouping of hospitalizations based on the afflictions treated and the costs associated therewith. It is established based on the diagnosis codes operating codes identified during the hospital stay;</li> </ul>													
<ul> <li>all expenses related to pregnancy and maternity, particularly lying in the general ward of public hospitals of the canton of Geneva, at the rates set forth (according to the APDRG) for persons who are not covered under collective bargaining agreements;</li> </ul>													
<ul> <li>all expenses for treatment in a social medical establishment (by way of illustration, FRS 10.30 to FRS 159.65 pe day, depending on the health status of the person);</li> </ul>													
<ul> <li>all expenses for ambulatory treatments such as those defined in Articles 25 through 31 LAMal cited on the back of this document (by way of illustration, for dialysis, transplants and auto grafts, the SVK (Schweizericher Verband für Gemeinschaftsaufgaben der Krankenversicherer / Swiss Federation for common tasks of health insurers www.svk.org) rate will be applied, taking into account the rates set forth for persons who are not covered under collective bargaining agreements.</li> </ul>													
<ul> <li>Under this certificate, the undersigned insurer undertakes to pay the benefits when any of the above- mentioned situations occurs. Service by social community or canton aid is excluded.</li> </ul>													
Effective date of cover:								Stamp / seal and signature of insurer *:					
Date of exp	iry of c	over:											
Place and d	ate:												

FORM TO BE RETURNED TO THE SERVICE DE L'ASSURANCE-MALADIE, ROUTE DE FRONTENEX 62, 1207 GENEVE - tel. 022 546 19 00 - fax 022 546 19 19

<sup>\*</sup>The insurer and the person insured undertake to communicate to the competent authority the cancellation of this contract, as well as any reduction of the cover of the insurance which no longer guarantees the equivalent cover to the compulsory Swiss health insurance cover.

# EXCEPTS FROM THE FEDERAL LEGISLATION ON HEALTH INSURANCE (LAMAL) OF MARCH 18<sup>TH</sup> 1994)

## Art. 25 General benefits in case of illness.

- 1. Compulsory health insurance covers the cost of treatment of illnesses and their after effects.
- 2. These benefits include:

Medical examinations and treatment whether it is delivered in a doctor's office, at the patient's home, during hospital care or half-hospitality or in a nursing home, by :

- 1. medical doctors
- 2. chiropractors
- 3. Persons acting under the authority of, or by delegation of a medical doctor.

Laboratory tests, medications, diagnostic or therapeutic devices ordered by a medical doctor or, within limits set by the Federal Council, by a chiropractor.

Partial reimbursement of expenses incurred for treatment in a spa, if such treatment was prescribed by a medical doctor.

Rehabilitation prescribed by a medical doctor.

Hospital care in the general or public section of a hospital

Stay in an institution offering half-hospitality care;

Partial overage of costs incurred for medically necessary transportation and rescue services.

Pharmacy contribution for prescribed medicine delivery according to letter b.

#### Art. 26 Preventive measures

Compulsory health insurance covers the costs of tests which can lead to early detection of certain illnesses, as well as preventive measures for patients at high risk for certain types of illnesses. These tests or preventive measures must be carried out or ordered by a medical doctor.

# Art. 27 Congenital disabilities

In the case of a congenital disability not covered by disability insurance, compulsory health insurance covers costs in the same way as it would in case of other types of illnesses.

## Art. 28 Accidents

In the case of an accident, as defined in Art.1, par.2, letter b), compulsory health insurance covers costs in the same way as it would in case of illness.

## Art. 29 Pregnancy and delivery

- 1. Compulsory health insurance covers the costs of specific care required in the case of pregnancy as well as regular costs as in cases of illness.
- 2. Specific care covered includes:

Regular check-ups, carried out by a medical doctor or a midwife, or ordered by a doctor, during and after pregnancy.

Delivery, whether it occurs at home, in the hospital or during half-hospitality, as well as care given by a medical doctor or a midwife.

Training and instruction given to mothers to establish breastfeeding.

Care accorded to new-born child in good health and his stay, in hospital with his mother.

## Art. 30 Medically prescribed abortions

In cases of medically prescribed abortion, as defined by Art. 120 of the Swiss Penal Code, costs are covered by compulsory health insurance as in the case of illness.

# Art. 31 Dental care

1. Compulsory health insurance covers the cost of dental care under the following:

If the necessity for dental care results from severe illness affecting the ability to chew, or

If they are caused by another serious illness or its after-effects, or

If dental care is necessary in order to treat severe illness or its after-effects.

2. Compulsory health insurance also covers the cost of treatment for lesions affecting the ability to chew caused by an accident as defined by Art.1, par. 2, letter b).