



# Academic Care

## Insurance coverage for students from abroad

- » It is not always easy to find one's way in a foreign healthcare system. To make this task easier, **Groupe Mutuel Assurances GMA SA** has developed **Academic Care**, a special insurance coverage for **schoolchildren, students** and **interns** from abroad who are training or studying in Switzerland.

Academic Care provides full coverage, on a level equivalent to compulsory health insurance benefits (LAMal/KVG), in case of illness, accident and maternity; it also offers emergency medical assistance available 24/7 (repatriation to Switzerland and transport costs). Academic Care can be taken out by students from abroad studying in public institutions, for the whole duration of their training and up to the age of 40, or by private schools (e.g. schools and private training institutes).

### **Academic Care is also:**

- Legal protection benefits for patients covering the cost of medical malpractice claims and proceedings up to CHF 300,000 per case.
- A lump-sum benefit of CHF 10,000 in case of accidental death occurring in Switzerland.

# Academic Care benefits

Overview of benefits	Coverage
Medical treatments by physicians, chiropractors or persons providing healthcare services upon medical prescription or order (nurses, physiotherapists, speech therapists, occupational therapists and dietitians)	Unlimited
Hospitalisation in a general ward, in Switzerland, in medical facilities recognised under LAMal/KVG	Unlimited
Drugs prescribed by a doctor or chiropractor (according to the specialty drugs list – LS/SL) Unlimited	Unlimited
Laboratory costs	Unlimited
Auxiliary appliances and equipment (crutches, breathing devices, splints etc.), according to the list of medical aids and appliances (LiMA/MiGeL)	Unlimited
Medical care at home, on prescription by a physician	Unlimited
Transport costs	50% max. CHF 500, in addition to benefits from Groupe Mutuel Assistance
Costs of search and rescue	50% max. CHF 500, in addition to benefits from Groupe Mutuel Assistance
Acupuncture administered by a recognised physician	Unlimited
The scope of healthcare benefits is defined in accordance with LAMal/KVG and its implementing ordinances, including the Ordinance on Health Insurance Benefits (OPAS/KLV).	
Groupe Mutuel Assistance	Assistance, support and repatriation to Switzerland in case of medical emergency, if the event occurs more than 20 km away from the insured's place of residence in Switzerland
Legal protection insurance for patients	Legal assistance, lawyers' fees and legal expenses, up to <b>CHF 300,000</b> per case.
Lump-sum capital in case of accidental death	CHF 10'000

## Attractive premiums

Academic Care offers attractive premiums. Furthermore, by choosing an optional deductible for CHF 100 or CHF 500, you may further reduce the amount of your premiums.

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