

Benefits Schedule

International Student Healthcare and Assistance Plan

Effective from 1st June 2025



scorestudies :)
you study, we care!

In partnership with **APRIL International**, Antaé has developed a comprehensive insurance solution for **international students coming to Switzerland**. This insurance package is perfectly suited to the local system and to international students' specific needs and budget. All benefits have been designed in order to match the requirements set out under KVG/LAMal law,

With three different healthcare plans, ScoreStudies Premium, ScoreStudies Essential and ScoreStudies Basic, you can choose the student insurance that best suits your needs!

Note: Please note that medical expenses are covered within the limits of Actual costs and the Reasonable and Customary costs charged in the country where the treatment is provided.

Pre-approval is highly recommended for all in-patient or high-cost treatments. All amounts are indicated in Swiss Francs (CHF). Benefit limits apply per person, per Insurance Year, unless otherwise specified

**** BASIC plan : a deductible of CHF 2,500 and a co-payment of 10% (maximum CHF 700) is applied per person and per insurance year on all benefits.**

SCORESTUDIES CORE PLAN	PREMIUM	ESSENTIAL / BASIC **
Geographical area of cover	Worldwide ex. USA	Switzerland
Maximum annual plan limit CHF per accident/illness	Unlimited	Unlimited
Hospital accommodation	General ward	General ward
Intensive care	Full refund	Full refund
Prescription drugs and materials Prescription drugs are those which legally can only be purchased when you have a doctor's prescription.	Full refund	Full refund
Surgical fees, including anaesthesia and theatre charges	Full refund	Full refund
Physician and therapist fees	Full refund	Full refund
Surgical appliances and materials	Full refund	Full refund
Diagnostic tests	Full refund	Full refund
Organ transplant	Full refund	Full refund
Psychiatry and psychotherapy In-patient and day-care treatment only. In accordance with the limits set out in KVG/LAMal law.	Full refund	Full refund
Emergency in-patient dental treatment Cover is limited to accidents and specific diseases as per KVG/LAMal; it is highly recommended to request confirmation of cover before seeking treatment.	Full refund	Full refund
Day-care treatment	Full refund	Full refund
Kidney dialysis	Full refund	Full refund
Out-patient surgery	Full refund	Full refund
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation. In accordance with the limits set out in KVG/LAMal law.	Full refund	Full refund

CORE PLAN (continued)	PREMIUM	ESSENTIAL / BASIC **
Rehabilitation treatment In-patient, day-care and out-patient, must commence within 14 days of discharge after acute medical and/or surgical treatment ceases. In accordance with the limits set out in KVG/LAMal law.	Full refund	Full refund
Local ambulance	50% up to CHF 500	50% up to CHF 500
Emergency treatment outside area of cover For trips of a maximum period of six weeks.	Full refund, max. 42 days	Full refund, max. 42 days
CT and MRI scans In-patient and out-patient treatment.	Full refund	Full refund
PET and CT-PET scans In-patient and out-patient treatment.	Full refund	Full refund
Oncology In-patient, day-care and out-patient treatment.	Full refund	Full refund
Routine maternity in general ward In-patient and out-patient treatment.	Full refund	Full refund
> Check-ups (limited to seven sessions before and one after delivery)	100% limited to 8 sessions	100% limited to 8 sessions
> Ultrasounds	100% limited to 2 ultrasounds	100% limited to 2 ultrasounds
> Prenatal course	100% limited to CHF 150	100% limited to CHF 150
> Breastfeeding counselling	3 sessions	3 sessions
Complications of pregnancy and childbirth In-patient and out-patient treatment.	Full refund	Full refund
Home delivery	Full refund	Full refund
Legal abortion	Full refund	Full refund
Emergency out-patient treatment	Full refund	Full refund
Dental treatment Cover is limited to accidents and specific diseases as per KVG/LAMal; it is highly recommended to request confirmation of cover before seeking treatment.	Full refund	Full refund
Palliative care	Full refund	Full refund
Long term care In accordance with the limits set out in KVG/LAMal law.	Full refund	Full refund
Prescribed stay in a spa	CHF 10 per day, max. 21 days	CHF 10 per day, max. 21 days

Out-patient deductibles

PREMIUM AND ESSENTIAL plans: the following are the Out-patient Plan deductibles payable per person, per Insurance Year. To reduce your premium, simply select a higher deductible.

Please note that the deductible applies only on the benefits marked with a *

Out-patient deductible 1	CHF 500	CHF 500
Out-patient deductible 2	CHF 1'000	CHF 1'000
Out-patient deductible 3	CHF 1'500	CHF 1'500

SCORESTUDIES OUT-PATIENT PLAN	PREMIUM	ESSENTIAL / BASIC **
Maximum plan limit	Unlimited	Unlimited
Telehealth services with the dedicated service partner	Included	Included
Medical practitioner fees*	Full refund	Full refund
LAMal covered prescribed drugs	Full refund	Full refund
Specialist fees*	Full refund	Full refund
Diagnostic tests*	Full refund	Full refund
Chiropractic treatment, lab tests, medications, medical aids prescribed by a chiropractor*	Full refund	Full refund
Osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry*	Full refund	Full refund
Prescribed physiotherapy and speech therapy*	Full refund	Full refund
Psychiatry and psychotherapy *	Full refund	Full refund
Preventive treatment* > Mandatory and medically prescribed vaccinations and inoculations > HIV/AIDS test > Annual gynaecological exam	Full refund	Full refund
Prescribed medical aids*	Full refund	Full refund
Infertility treatment*	Full refund	Full refund
Dietician fees*	Max. 12 sessions	Max. 12 sessions

OPTICAL PLAN	PREMIUM	ESSENTIAL / BASIC **
Prescribed glasses and contact lenses	CHF 200 every 2 years	N/A

DENTAL PLAN	PREMIUM	ESSENTIAL / BASIC **
Maximum plan limit	CHF 1'000	N/A
Simple fillings incl. x-rays	Max. 2	N/A
Simple tooth extraction excl. wisdom tooth extraction	Max. 2	N/A
Dental cleaning	Max. 1	N/A

ASSISTANCE PLAN	PREMIUM	ESSENTIAL / BASIC **
Search and rescue	CHF 30'000	CHF 30'000
Medical repatriation	Full refund	Full refund
Repatriation of mortal remains	Full refund	Full refund
Parental presence in case of hospitalisation over 7 days (benefit only applies to treatments outside of Switzerland)	CHF 4'000	CHF 4'000

ASSISTANCE PLAN (continued)	PREMIUM	ESSENTIAL / BASIC **
Theft of the ID documents (benefit only applies to events outside of Switzerland)	CHF 1'500	CHF 1'500
Emergency message transmission	Full refund	Full refund
Return flight postponement due to exam rescheduling	CHF 150	CHF 150

NOTE:

Hospital Accommodation Cover

Hospital accommodation refers to a stay in a general ward as indicated in the Table of Benefits. Any other type of hospital accommodation which is not included in our ScoreStudies plans (for example, semi-private or private) will be covered up to the cost of a General Ward accommodation in the same hospital and any additional costs must be settled by the insured person.

APRIL International Care France

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A French simplified joint-stock company (S.A.S) with capital of €200 000. Registered in Paris under number B 309 707 727.
Insurance intermediary – registered with ORIAS under number 07 008 000 (www.orias.fr).
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This product is designed and managed by APRIL International Care France and insured by Allianz (for the medical expenses cover) and by Allianz Assistance (for the assistance benefits).
NAF6622Z – VAT N° FR603009707727

