

# Working and living in Switzerland

Information for foreign **residents**

(Aufenthalter)

Are you planning on moving to Switzerland due to the better career and pay prospects and the superior pension scheme? In this case we've created a brief summary of the important points for you. It is either attached here or can be requested from us.

As foreign resident in Switzerland you hardly have to deal with national insurance other than health insurance!

- Once foreign residents move in and register, they have to get insurance from a Swiss provider and provide proof to the authorities.
- The premium is area- dependant and differs according to canton (There might even be differences within a canton)
- The principle of universal health care, discussed in Germany and also called "Kopfpraemie" is already known in Switzerland. Every person in Switzerland (incl. marriage partner and children) has to pay their own premium.
- To keep the premium low, a higher excess can be arranged. (By law, the minimum excess is 300 CHF per annum. The voluntary excess rates are 500/1000/1500/2000/2500 CHF. (Depending on age and canton is an excess between 1000 and 1500 generally ideal.)) Children do not have a mandatory excess but can arrange for one.
- Also, the Swiss system does recognize a further 10% excess in addition to the already existing one for doctor's bills and medications. (Which is limited to 700 CHF - 350 CHF for children - per year.) For the German "comprehensive cover-mentality" this system needs getting used to, but it does have its appeal!
- We offer our customers efficient component-models which combine the economic Swiss basic plan (incl. natural health practitioner, cover for glasses, health promotion, choice of hospital and to private doctor in hospital) with the powerful German dental care plan. (similar to our D/CH cross-border commuter plan)
- Returning to a German (or another EU social health insurance) legal plan will not cause any problems, as we only facilitate recognized Swiss insurance providers.

**Use the attached Info-Flyer to order a non-binding offer, perfectly tailored to your personal or your family's needs.** (Asking is free and could possibly save you a lot of money!)

Even if you don't move to Switzerland but become a cross-border commuter, we're the right partner for you. We can put together (in cooperation with the most renowned Swiss and German providers) a tailored, powerful and economic solution for you and your family.



**Grenzgänger-Information Hegau-Bodensee** - Egon Traub - Fachagentur für Krankenversicherungen

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