



Study Protect

The health cover of choice
for your studies in Switzerland and abroad



Study Protect

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Who can take out insurance?

StudyProtect is a range of health insurance products specially designed for foreign students wishing to study in Switzerland and travel during this period.

What are the conditions of acceptance?

- ✓ Be aged between 16 and 41
- ✓ Minimum stay of 3 months in Switzerland
- ✓ Be enrolled in a Swiss school



Why choose StudyProtect?

Prices:

- ✓ Attractive premiums to suit your budget: from CHF 61
- ✓ An annual deductible

Benefits:

- ✓ In Switzerland, cover equivalent to LAMal
- ✓ Consultation of general practitioners and specialists
- ✓ Dental treatment following an accident
- ✓ Transport, repatriation, medical evacuation and emergency care

At administrative level:

- ✓ A secure personal member area
- ✓ Simplified claims reporting
- ✓ An individual identification card

Services:

- ✓ Access to the world's largest 24/7 assistance network
- ✓ Easy, direct and human contact

Overview of your services:

Depending on your needs and your budget, choose the option that suits you best:



OPTION 1

StudentCover Swiss zone



SWITZERLAND

- ✓ Benefits covered under the KVG/LAMal



REST OF THE WORLD

- ✓ Covered 30 Days/year
- ✓ Limited to public hospitals in the event of unforeseen illness or accident.



USA AND CANADA

- ✗ Unhedged



OPTION 2

StudentCover Worldwide



SWITZERLAND

- ✓ Benefits covered under the KVG/LAMal



REST OF THE WORLD

- ✓ Covered 365 Days/year
- ✓ Access to hospitals in the event of unexpected illness or accident



USA AND CANADA

- ✓ Covered for 30 days
- ✓ Limited cover for unforeseen illnesses, accidents and public hospitals.





OPTION 1

StudentCover
Swiss zone

OPTION 2

StudentCover
Worldwide



IN SWITZERLAND

The services listed and detailed below are equivalent/covered under KVG/LAMal.

AND



ALL OVER THE WORLD

The benefits listed and detailed below are **only covered in hospitals, in the event of unforeseen illness or accident.**



EXCEPTIONAL CONDITIONS

- Immediate cover for students up to the age of 41
- A cover limit of CHF 1,000,000.-
- Annual excess
- No excess in the event of an accident

INSURANCE BENEFIT



Hospital care benefits

- Room and board in a public hospital
- Care and treatment in public hospitals
- Care and treatment in the emergency room
- Laboratory, radiology and diagnostic equipment
- Ambulance costs CHF 5 000.-/year in Switzerland with 50% co-insurance



Maternity benefits subject to 20% co-insurance

- Maternity care: consultations, medical treatment and medical examinations related to pregnancy and carried out before, during and after childbirth
- Normal delivery and Caesarean section
- Pre- and post-natal care
- Assistance services in the event of a medical emergency



Out-patient services

- Consultation of general practitioners and specialists
- Prescription drugs
- Laboratory, radiology and diagnostic equipment
- Dental treatment following an accident

ASSISTANCE SERVICES



Assistance services in the event of a medical emergency

- Organisation and payment of a return ticket for a relative or close friend for a minimum of 7 days
- Emergency delivery of essential prescription medicines that are not available at the scene of the medical emergency
- Emergency mountain search and rescue, covered and limited to CHF 25,000.- per insurance period (only for option 2)



Repatriation benefits

- Transport, repatriation, medical evacuation and emergency care
- Repatriation of the body in the event of death

Your rates

Discover your rates according to the option you have chosen:



Monthly premiums
StudentCover SWISS ZONE
(in CHF)



Monthly premiums
StudentCover WORLDWIDE
(in CHF)

Annual deductibles
(in CHF)

Up to the age of 35

Age 36-41

Up to the age of 35

Age 36-41

100.-	98.-	260.-	168.-	446.-
300.-	87.-	231.-	143.-	379.-
500.-	77.-	202.-	126.-	334.-
1'000.-	61.- ★	160.-	100.-	267.-

★ Our best offer



INSTRUCTIONS FOR USE

How to receive an offer?

Would you like to receive an offer?

It's as simple as that, and you can obtain it directly by following the steps below:



1

Go to
[StudyProtect.com](https://www.studyprotect.com)



2

Choose
"Quotation"
in the option
of your choice



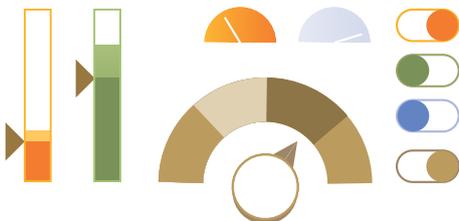
3

Fill in
the required fields



4

You will receive
your offer
by email



The advantage?

You can create alternatives and complete the application form as soon as you receive our offer.

In this way, your proposal will be processed quickly and confidentially.

Would you prefer to contact StudyProtect directly?

Our team is at your disposal:

- By phone: **+41 22 786 12 00**
- By email to: **contact@studyprotect.com**

So you can tell us what you need and we'll find the best solution for you.

INSTRUCTIONS FOR USE

How to subscribe?



Go to
StudyProtect.com



Choose
"Subscription"
in the option
of your choice



Fill in the
required fields
and your request
will be registered



You will receive
an email summarising
your subscription



StudyProtect
will get back to you
to confirm that
your application
has been accepted



You must then send
the following attachments:

- **Passport**
- **School attendance certificate**
- **Residence permit**



Once all these documents
have been received,
you will receive a welcome email
with access to your personal area,
where you can access your:

- **Contract**
- **Insurance certificate**
- **Individual insurance card**
- **Invoice**

You can also subscribe via the subscription link received in your offer email.

INSTRUCTIONS FOR USE

How to get reimbursed?



OPTION 1



Log in to your personal space
<http://mygoldencare.com>
using the login details
you received by email
when you subscribed



Go to the **"My claims"** page and upload
your documents for the following files:

- **Claim form**
- **Medical report and prescription**
- **Claim invoice**

or

OPTION 2



Complete the Online
Declaration Form



Send: - **Your completed and signed online
declaration form**
- **Your original detailed invoice**
- **Your medical report and prescription**

By email to: medical@goldencare.ch

or by post to:

STUDYPROTECT managed by GoldenCare S.A.
Medical Administration, Management and Assistance Centre
31 Boulevard Helvétique
1207 Geneva, Switzerland

The advantages of your personal space

With your personal online space, you can access and send your documents in just a few clicks:



YOUR QUESTIONS

What is a deductible?

The deductible is the share of the costs that the insured has to pay in addition to his premiums.

What is a premium?

The premium is the amount you have to pay for the period of insurance indicated on your notice of maturity, in return for the benefits under your plan. You can pay your premium:

- In Swiss francs - reference currency of the Plan
- By credit card, bank transfer, payment slip or in accordance with the terms and conditions specified on your application form or due date notice, as applicable.

Am I covered everywhere?

StudyProtect has tailored its solutions to your needs:

- **With StudentCover Switzerland zone:**

You are covered in Switzerland with benefits equivalent to those provided under the LAMal and throughout the world (except USA and Canada) for a maximum of 30 days in the event of a medical emergency or accident only.

- **With StudentCover Worldwide:**

You are covered in Switzerland with benefits equivalent to those provided under the LAMal and worldwide in the event of a medical emergency (limited to 30 days for the USA and Canada).

One year from the start date of your policy.



If you have any queries,
please do not hesitate to contact us.



Study Protect

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OPENING HOURS:
Monday to Friday, 8.45am-12pm and 1.30pm-5.30pm

For more information, please visit our website:

www.studyprotect.com

