

EUROPEAN HEALTH INSURANCE CARD Vs. LES ROCHES STUDENT INSURANCE PLAN

COVERAGE

European Health Insurance Card

- **Inconsistent cover** since it depends to the visiting country's health system.
- Cover is offered **in case of emergency mostly**.
- **No cover for elective and/or planned treatment** as the EHIC does not cover treatment that could wait until your return home.
- Only access to **public healthcare networks**.
- Area of cover: EEA. **No cover outside of EEA during internships**. Even in case of emergency.
- **Risks of high out-of-pocket personal expenses**. Examples in Switzerland:
 - ▶ Out-patient and in-patient treatments: 90 CHF deductible per treatment period of 30 days.
 - ▶ Ambulance: 50% refund, max. 500 CHF per event.
 - Average ambulance cost is 800 CHF
 - ▶ Search & Rescue: 50% refund, max. 5'000 CHF per event.
 - Average cost is 1'500 CHF per hour
- EHIC **does not cover repatriation**.

Les Roches Student insurance plan

- **Benefits are clearly defined** by the school insurance's table of benefits and are consistent regardless of the country of treatment.
- **Peace of mind** in Switzerland and during internships abroad: planned or elective treatments are covered worldwide excluding USA.
- Access to **private healthcare networks worldwide** excluding USA.
- **Area of cover is worldwide** excluding USA (emergency treatment in USA is covered).
- **No deductible** so no hidden out-of-pocket personal expenses.
- A comprehensive student protection plan which includes an **assistance & repatriation cover** plus **private civil liability and legal protection insurances**.



SERVICES

- **No dedicated helpline** and no 24/7 assistance in case of emergency.
 - **Languages barrier** – e.g. language capabilities depend on the visiting country.
 - **Difficult access** to benefits and services information.
 - **Claims processing time > 2.5 months** in average.
 - **Cash advances required** for medical costs.
 - Average cost for medical practitioner fees is 90 CHF
 - Average cost for specialist fees is 130 CHF
 - Average cost for diagnostic tests is 160 CHF
- **Dedicated 24/7 helpline in 6 languages**.
 - **Dedicated Customer Care** based in Switzerland.
 - Access to the membership card and insurance policy online and through a **mobile app**.
 - Claim made **easy process** and **48-hour claims processing**.
 - **Direct settlement** for in-patient treatments and most of out-patient expenses in Switzerland.