Swiss Government Excellence Scholarships for Foreign Students at Swiss Universities, the Federal Institutes of Technology, and the Swiss Universities of Applied Sciences and Arts

Guidelines for ESKAS* Scholarship Holders for the Academic Year 2019-2020

* ESKAS Eidgenössische Stipendienkommission für ausländische Studierende aka FCS Federal Commission for Scholarships for Foreign Students aka CFBE Commission fédérale des bourses pour étudiants étrangers

05.04.2019
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Welcome to Switzerland!

“Bonjour!”, “Grüezi!”, “Buon giorno!”, “Allegra!”
Hello and a warm welcome to Switzerland!

Arriving and living in Switzerland and adapting to a new way of University life is something you are certainly looking forward to but might present questions and difficulties as well.

Reception Service at your disposal

In each University, the people in charge of the Swiss Government Excellence Scholarship Program will be at your disposal to help you overcome possible difficulties. They are gladly ready to reply to the questions you may have. On your side, you can contribute to make your stay in Switzerland a successful one by following these scholarship guidelines and regulations.

Your contacts see page 29

You will find the contact information of the Reception Service (aka Service d’accueil, Welcome Center or International Office) of your University as well as various useful information in this document.

We wish you enriching, successful and enjoyable studies!
Important Contacts at Your University

**The Academic Supervisor**
Your academic supervisor remains of course your first contact person during the whole period of your scholarship.

**Reception Service**
In each university as well as in the two Federal Institutes of Technology (EPF Lausanne, ETH Zurich) a Reception Service (aka Service d’accueil, Welcome Centre, Mobility Office or International Office) is available for Swiss Government Excellence Scholarship Holders. ESKAS scholarship holders attending art schools, music academies and universities of applied sciences (UAS) will also depend from the local university Reception Service. Special conditions apply for arts and music institutions as well as for UAS.

Once you have arrived in your university, please contact the head of your Reception Service. The name and address are provided at the end of this document.

The Reception Service provides assistance and counsel. It can help you adapting to your new environment, to find an accommodation (with no guarantee though) and to get in contact with other students, scholarship holders, as well as the local population. It also organizes sightseeing trips and other extra-curricular events.

**The FCS Delegate**
The delegates represent the Swiss universities and Federal Institutes of Technology within the Federal Commission for Scholarships for Foreign Students FCS. In cooperation with the Reception Services, they will supervise your scholarship. They oversee the development of your research and if necessary will help you with the scholarship extension procedure (if applicable), a change of faculty/orientation or a transfer to another university or education institution.
Housing

The Reception Service can help you to find a room in the University housings. Establish contact as early as possible. Please note that there is no guarantee that the Reception Service will be able to find a room as the demand for housing in Swiss cities is very high.

Please also note that rooms are for single occupancy and are not intended for couples and/or families. If you intend to come to Switzerland with your spouse and/or your family, the Reception Service will not be able to assist you and you will have to search for accommodation by yourself.

The FCS and the Reception Service are not accountable for housing.

Housing Allowance

At the beginning of your scholarship you will receive a lump sum of CHF 300.- to help you pay part of the housing deposit.
Visa Procedure
for citizen from non-EU and non-EFTA states only

The general procedure to receive a valid visa for Switzerland is shown on the left. Please note: Citizen of the European Union and EFTA states do not require a visa for Switzerland and therefore do not need to do anything in this regard before their arrival. Please consider as well the advice of your reception service.

As it can take several months to process a visa application, please make sure you start the procedure immediately.

To apply for your entry visa for Switzerland as ESKAS scholarship holder, please contact the Swiss Embassy in your country of residence as soon as you receive the notification letter. This admission letter must be submitted to the Embassy of Switzerland or to the Swiss Consulate in your home country along with your visa application and all the required documents as it is an essential element in the evaluation of your visa application.

Swiss Government Excellence Scholarship grant holders aka ESKAS scholarship holders are exempted from visa fees.

Please do not enter Switzerland with a tourist visa for the scholarship period. This may cause intense additional administrative work and expense for you.

Regardless of your nationality, after arrival you require a residence permit if your total duration of stay exceeds 3 months (90 days). For details see: Cantonal Residents’ Office.

* Should you think about bringing your spouse/family please consult directly the Swiss Embassy in your country of residence to inquire further information since the Reception Service is not in a position to help you with such requests.

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**Visa Procedure**
for citizen from non-EU and non-EFTA states only

1. **FCS Secretariat**
   - issues the notification and sends it to you as scholarship recipient.
   - You contact the Swiss Embassy/Consulate please asap.

2. **FCS Secretariat**
   - Simultaneously with the notification a request for your entry permission is sent by FCS to the Cantonal Residents’ Registration Office. This permission is a prerequisite for your valid visa.

3. **Cantonal Residents’ Registration Office in Switzerland**
   - approves and informs the Swiss Embassy directly.

4. **Swiss Embassy**
   - issues the visa and informs the scholarship holder directly.

5. **ESKAS Scholarship holder***
   - Once you received your valid visa, please inform the Reception Service and your Academic Supervisor (and her/his office) about your exact arrival date in Switzerland (see page 29).

6. **Reception Service aka Service d’accueil at the host University**
   - will start the necessary preparations for your scholarship.

7. **Academic Supervisors/their office**
   - will launch the necessary preparations for your stay at their institution.
As a Swiss Government Excellence Scholarship holder you are expected to move to Switzerland during the grant period. ESKAS scholarship holders must be resident preferably in the city (in Switzerland) or in the same Canton where you are studying/doing research. Regardless of your nationality, you require a residence permit (“Permit B”) if your total duration of stay exceeds 3 months (90 days). To obtain a residence permit, please contact the Cantonal migration authority responsible for your place of residence. Therefore you are asked to report to the Cantonal (or to the Municipal) Residents’ Registration Office (Einwohnerkontrolle/Contrôle des habitants) within 14 days (central office in town or district office) from your arrival in Switzerland. The residence permit is a pre-requisite to open a bank or post account. Some Cantons charge a fee for the residence permit. It is up to the grantee to pay for the fees.

Use your notification letter to attest your Swiss Government Excellence Scholarship holder status. Please establish contact with the Reception Service (see page 29) for further clarification if necessary before applying for your residence permit. Since the various Cantons differ in their interpretation of the federal regulations on migration you are advised to check with the Reception Service at your hosting institution what procedure to follow. PhD students and PostDocs from third countries are in some instances required to have a work permit rather than a study permit. Some Cantons may request basic language courses in German, French or Italian.

You are required to inform the Cantonal Resident’s Office of any changes in your address asap. Please also communicate your change of address to your health insurance company (see Health Insurance and Allowances), as well as to the Reception Service of your university.

Register at the Cantonal / Municipal Resident’s Office

Check with Your Reception Service if necessary

Communicate Any Changes in Your Address
Research and Studies

The following conditions do apply

<table>
<thead>
<tr>
<th>Research/Study Location</th>
<th>The Swiss Government Excellence Scholarships are granted for studies in one of the Swiss public Universities, Federal Institutes of Technology or Universities of Applied Sciences. The arts and music scholarships are granted for studies in the public music academies, as well as art and design schools.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-Time Research</td>
<td>The ESKAS scholarship is only valid for full-time research/studies in Switzerland. It is not valid for on-the-job studies, part-time studies, correspondence courses or mixed programs (part time in Switzerland and part time in another country) or in the framework of the Swiss Mobility Program (exchange semesters are not permitted).</td>
</tr>
<tr>
<td>Achievement of Objectives</td>
<td>Scholarship holders must undertake every effort to achieve the objective for which the scholarship has been granted (diploma, research etc.) within the given time. If it is not the case, the FCS may stop and withdraw the scholarship.</td>
</tr>
<tr>
<td>Changes in the Academic Field</td>
<td>You are not allowed to change your research subject or orientation without the explicit consent of the FCS delegate, your Academic Supervisor as well as the FCS.</td>
</tr>
<tr>
<td>Premature Completion</td>
<td>If the ESKAS scholarship holder finishes his research prior to the allotted scholarship duration, this must be communicated to the FCS delegate and the Reception Service.</td>
</tr>
</tbody>
</table>
## Next Steps at the University

### Registration
You are required to fill in the appropriate application forms and provide all requested documents to the Registration Office at your university.

### Admission
To get the final admission by the host university you may be asked to submit beside photocopies of your certificates, grade sheets and diplomas with grades also the original documents – depending upon your host university and your scholarship type (especially for PhD). If you encounter any problems, the Reception Service will assist you.

### Semester Enrolment
At the beginning of each semester (if necessary), you should register for classes, lectures and practical work corresponding to your study curriculum (specifically for PhD candidates).

### Tuition Fees and Master Fees
The Federal Commission for Scholarships for Foreign Students FCS does not pay for semester tuition fees and/or for Master fees (Arts grants). In some cases the universities and the Federal Institutes of Technology in Zurich (ETHZ) and Lausanne (EPFL) do not require scholarship holders to pay the semester fees (generally around CHF 600.– per semester). In some cases the herein before mentioned Universities and/or Universities of Applied Sciences and Art Schools may not waive the PhD or Master fees. In these cases it is up to the ESKAS scholarship holder to pay for these fees.

The FCS is not accountable for these fees.
Health Insurance –
General Information For All

Mandatory Insurance

Health and accident insurance are mandatory for all residents in Switzerland. To find out more about your insurance coverage during your forthcoming stay in Switzerland and health insurance related questions the following remarks may give you a first orientation. Depending where you come from (EU- and EFTA-citizen or third state citizen) a different health insurance information applies (see pages 11-12 and appendices I and II).

In case of illness contact a physician first

We draw your attention to the fact that in case of illness, in Switzerland people usually make an appointment with a general physician (also called family doctor). This physician is referring people to the hospital if necessary.

Pharmacies also offer a support and can advise you in case of minor health problems. Some medicine can be obtained directly in pharmacies without prescription from a physician, this medicine will however not be reimbursed by the health insurance. The health insurance reimburses medicines prescribed by a physician only.

Hospital only in emergencies

It is only in case of accidents or emergencies (absence of your general physician) that you have to go directly to a hospital.

For further questions

• Ask the contact person at reception service in your university.
• Consult the Swiss authorities online: https://www.ch.ch/en/health-insurance

Guidelines for Swiss Government Excellence Scholarships Holders | Academic Year 2019-2020 |
# Health Insurance – General Information: Depending Where You Are Coming From

## Scholarship Holders from EU and EFTA Member States

The scholarship holders from EU and EFTA member states are **covered in their country of origin** with an insurance recognized by the Common Institution under the Federal Health Insurance Act, Swiss Institution authority. The FCS will **not pay the insurance premiums**.

**European Health Insurance Card**

All EU and/or EFTA country scholarship holders are required to have a *European health insurance card*. If they do not have one they will have to purchase a Swiss health insurance at their own expenses.

**Please note**

Specific rules may apply for PhD, PostDoc and research fellowship grantees in different cantons.

> See appendix I

## Scholarship Holders from Third States (non-EU or non-EFTA member states)

The scholarship holders from third states (non-EU or non-EFTA member states) are insured through the Federal Commission for Scholarships (FCS) with the recognized “ADVISOR Swiss Insurance SA” company in Switzerland.

The FCS will **pay the insurance premiums** for the scholarship holder **only**. If you intend to come to Switzerland with your spouse and/or your family you will have to conclude and pay for their insurance on your own.

**Please note**

Specific rules may apply for PhD, PostDoc and research fellowship grantees in different cantons.

> See appendix II
Health Insurance – General Information: Depending Where You Are Coming From

Scholarship holders from EU and EFTA member states

Your contact:

Common Institution under the Federal Health Insurance Act (KVG)
Gibelinstrasse 25
Postfach
4503 Solothurn
info@kvg.org
www.kvg.org

> See appendix I

Scholarship holders from Third States (non-EU or non-EFTA member states)

Your contact:

ADVISOR Swiss Insurance SA
Avenue de Provence 4, CP 44
1000 Lausanne 20
info@advisor-swiss.com
www.advisor-swiss.com

For regular cases the student health insurance will be applied.

For grantees in the canton of Aargau, for Postdoc scholarship holders in the cantons of Basel and Bern, and some “exceptional cases”, depending on specific cantonal rules a Health Maintenance Organization Insurance (HMO) will be applied.

> See appendix II
Your Scholarship Money

Starting

You are required to arrive between September 1st and 15th September. If you arrive after the 15th your scholarship amount will be reduced. The travel expenses to arrive in Switzerland are not covered by the scholarship.

Receiving the Scholarship Payment

The ESKAS scholarship is paid at the beginning of each month (starting September 1st) by the Reception Service or your university on a Swiss Bank or Post account. You will thus have to open an account in Switzerland after your arrival. Therefore it will be required to show your residence permit.

The scholarship is meant to cover the student’s living expenses for one person. In a Swiss city, the food and housing costs amount approximately to CHF 1’200.- per month per grantee. The scholarship amount alone is not sufficient to sustain further family members. Should you think about bringing your spouse/family please consult directly the Swiss Embassy in your country of residence to inquire further information since the Reception Service is not in a position to help you with such requests.

Usually Exempted from Taxation

ESKAS scholarships in Switzerland are usually exempted from taxation and social contributions. The amount stipulated in your notification letter is thus a net amount. Should the Cantons not waive the taxes and social contributions it is up to the scholarship holder to pay for these taxes. The FCS is not accountable for these taxes.

Initial Expenses

In order to be able to cover your initial expenses when you arrive in Switzerland we advise you to bring with you around CHF 500.-.
Academic Supervisor and Supplementary Gains

**Academic Supervisor/Host Professor**
The Academic Supervisor (aka Host Professor) can assist you in choosing the classes and practical work. He / She introduces you to university life, deals with the Professors or lecturers and helps you with the difficulties you may encounter in your research. The Academic Supervisor monitors your reports and informs the FCS delegate of any problems that may emerge.

**Accessory Professional Activity**
An accessory professional activity is only possible if related to the research and with prior consent of the FCS. Please send the FCS your signed work contracts.

**Supplementary Gains**
If the academic supervisor decides to provide a supplementary salary for PhD’s and PostDocs this has to be communicated to the FCS. The overall sum (scholarship plus supplementary gains/salary) cannot be higher than the standards in the field.

**Taxes**
Professional activities with salary will be charged with a tax. Please note: the FCS is not accountable for those taxes.

**Combination with another grant**
If you are awarded with another scholarship besides the Swiss Government Excellence Scholarship you have to notify the Federal Commission for Scholarships – as in the case of supplementary gains - immediately.
Holidays and Leave of Absence

Obligation to Announce Any Absence

It is mandatory to request the approval of the Reception Service when traveling abroad or in the case of any other absence from the place of study for more than two weeks, even during the university holidays. If the person in charge at the Reception Service cannot be reached, please contact the secretariat of the FCS (fcs@sbfi.admin.ch). Non compliance to this rule may result in the withdrawal of the scholarship.

Holidays and Leave of Absence in the Country of Origin

The scholarship holder is allowed to take up to 5 weeks of holiday per year without the scholarship being reduced or suspended. This is possible only with the consent of the Academic Supervisor. The program of studies must not be affected by absence or holidays. If the leave lasts more than 5 weeks, the scholarship will be reduced or suspended. Special regulations apply for PhD field work abroad (see next page). Departures before the official end of the scholarship cannot be considered as holidays.

Travel fares and the mandatory travel insurance have to be paid by the scholarship holder.
PhD Field Work Abroad

Field Trips and Field Work for PhD Grant Holders Only

A special request (incl. a time schedule, cost estimate, approval of your Academic Supervisor) has to be submitted by the PhD scholarship holder at the Reception Service no later than 1 month before starting date of the field trip abroad. During the entire PhD scholarship (36 months) the maximal duration of the PhD field work abroad in principle cannot exceed a total of 6 months. Detailed information and the specific form for PhD field work is available from your reception service.

For Research fellowship grant holders as well as for Postdoc grant holders the scholarship will be suspended during their research abroad.

No Allowances for expenses abroad

No allowances will be paid in relation to field trips, field work, international conferences etc.
Withdrawal of the Scholarship

**Reasons for a Withdrawal**

A serious neglect in the research/studies, non-compliance with FCS regulations, unsatisfactory results, failure at the exams or inadequate language ability, may result in the withdrawal of the scholarship. Failures at an exam session must be reported without delay to the person in charge at the Reception Service. The FCS will then decide on whether or not continuing the scholarship.

The FCS can also withdraw the scholarship in the event of changes in the grantees personal situation (e.g. non authorized change of orientation, working without FCS approval).

**Keep Your Reception Service Informed**

Any changes in your personal situation must be reported without delay to the person in charge at the Reception Service (address see page 29).

Requests for reconsideration must be submitted to the FCS secretariat within 30 days after receiving the decision.
Possible Extensions of the Scholarship for Science Grants

Duration of the ESKAS Scholarship

The duration of the scholarship is for 12 months, always from September 1st to August 31st. It is not possible to start the scholarship in the Spring Semester or at any other time during the year.

Regulations regarding Science Scholarship Extensions

Postdoctoral Fellowships: No extension possible.

Research Fellowships: No extension possible.

PhD Fellowships

The PhD scholarships are awarded for a total of 3 years at maximum but they are subject to evaluation each year. A report will be provided by the Academic Supervisor assessing the work done and recommending the continuation of the scholarship. The ESKAS scholarships are not automatically extended. Every request will be analyzed according to the FCS criteria. If the Academic Supervisor recommends the continuation of the scholarship it will in principle be extended.

For PhD grants: Please take note

After a maximum of 36 months the PhD scholarship will come to an end regardless of whether you will have earned your PhD or not. It is the concerned grant holder’s and the supervisor’s responsibility to find sufficient funding beyond the maximal duration of the PhD scholarship (36 months) if it turns out to be necessary to end the doctorate. FCS recommends to discuss follow up funding possibilities with your academic supervisor well in advance, if necessary, already at the beginning of the PhD scholarship.

For all questions regarding extensions please get in contact with the Reception Service in charge (address see page 29).
### Regulations regarding Arts Scholarship Extensions

Music and Arts Students only - Master Programs

The possibility of scholarship extension and its duration are determined by the ECTS credits of the Master program, i.e.:

- 60 ECTS Credits Master = 12 scholarship months maximum => no extension possible
- 90 ECTS Credits Master = 17 scholarship months maximum => 5 months extension possible
- 120 ECTS Credits Master = 21 scholarship months maximum => 9 months extension possible

Music and Arts students who have received a scholarship for their 2nd year of Master studies will not be eligible for an extension.

For all questions regarding extensions please get in contact with the Reception Service in charge (address see page 29).
Returning to the Country of Origin

Final Report and Certificate
Before leaving, you will be asked to fill in an online final report form. You will receive the link from the Reception Service. If needed, they will provide you with guidance. Once the FCS has received your report, an official certificate attesting that you were awarded a Swiss Government Excellence Scholarship will be sent by letter post.

Flight Allowance
As the scholarship holder pays the trip to Switzerland, the following rules apply for the return trip back home. The Reception Service will provide you with more information in due time:

➤ Scholarship holders from EU/EFTA countries pay their return trip on their own.

➤ Scholarship holders from outside EU/EFTA receive a flight allowance (lump sum) at the end of their grant in Switzerland for their flight ticket back to their country of origin (departure from a Swiss airport basically). It is mandatory to announce your return back to your country of origin at least 8 weeks before your departure to the Reception Service.

➤ Scholarship holders who remain in Switzerland for more than six months after completion of the scholarship, including those who continue their studies in Switzerland, who take up a professional activity or finish their training in a third country, will not receive any return allowance.

Please note
➤ Departures before the official end of the scholarships cannot be considered as holidays and may result in a reduction of the grant.
Post ESKAS Scholarship Contacts with Switzerland

Post Scholarship Contacts with Switzerland

We would be delighted if you could keep in touch with your Host Professors in Switzerland after returning home. The FCS delegate and the Reception Service will help you maintain contact with Swiss scientific and cultural institutions. We would appreciate it if you could inform us about your professional career and also keep in touch with the Swiss Embassy, the Swiss Consulate or where applicable with the swissnex (www.swissnex.org) in your country.

Alumni Network

Once you have accomplished your scholarship you are very welcome to join our alumni network on LinkedIn: “Swiss_FCS_ESKAS_CFBE_World_Network” (closed group). This is the informal online gathering open to all alumni of the Swiss Government Excellence Scholarship holders since 1961.

The link with the invitation will be sent to you together with your ESKAS scholarship certificate.

Follow us @Swiss_FCS
## Appendix I and II

### Health Insurance

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<td>Health Insurance – for Third States Citizen (non-EU- and non-EFTA-member states)</td>
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<td></td>
<td>Scholarship holder insurance and HMO insurance</td>
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</tbody>
</table>
## Health Insurance – For EU- and EFTA-Citizen (1/2)

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<th>Category</th>
<th>Description</th>
<th>Reference</th>
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</thead>
<tbody>
<tr>
<td><strong>Once you are in Switzerland</strong></td>
<td>After arriving at your university, please get in touch with your contact person (Reception service) and bring with you the <strong>European Card of health insurance</strong> (administrative formality).</td>
<td>-</td>
</tr>
<tr>
<td><strong>Obtain the exemption from compulsory health insurance in Switzerland</strong></td>
<td>Check with this contact person the necessary steps to be sure to obtain the exemption from compulsory health insurance in Switzerland by the competent Swiss authorities (canton of place of residence). The specific rules may be different from one canton to another for PhD, PostDoc and research fellowship grantees.</td>
<td>-</td>
</tr>
<tr>
<td><strong>No exemption: insurance is at your own expenses</strong></td>
<td>If you are not insured in your country of origin and you cannot obtain the European health insurance card, you will not be able to obtain the exemption from compulsory health insurance in Switzerland (your insurance coverage in your country is not recognized in Switzerland). In this case you will have to purchase a Swiss insurance by yourself and at your own expenses.</td>
<td>-</td>
</tr>
<tr>
<td><strong>Expiration of insurance coverage</strong></td>
<td>You are insured up to the date indicated on your insurance card. If you wish to remain in Switzerland longer, you will need to request an extension of your insurance coverage with your insurance company in your country of origin.</td>
<td>-</td>
</tr>
<tr>
<td><strong>For more details</strong></td>
<td>Please contact your insurance company or/and the Swiss competent institution mentioned below. Consult the KVG organization online: <a href="https://www.kvg.org/en/information-for-persons-who-are-insured-with-a-health-insurance-in-an-eu-or-efta_content---1---1076---146.html">https://www.kvg.org/en/information-for-persons-who-are-insured-with-a-health-insurance-in-an-eu-or-efta_content---1---1076---146.html</a> select &gt; PDF-Persons who are staying temporarily in Switzerland</td>
<td>-</td>
</tr>
</tbody>
</table>
### Health Insurance – For EU- and EFTA-Citizen (2/2)

<table>
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<tr>
<th>If you need medical assistance</th>
<th>Documents needed</th>
<th>Your cost participation</th>
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</thead>
</table>
| If you have to go to the physician, to the pharmacy (with a medical prescription) or to the hospital (for emergencies only), you have to: | 1) Always take your insurance card with you 2) Pay the medical bill plus possible further fees 3) Send the original of the medical bill to the address below with the following documents:  
- 1 copy of your European health insurance card  
- 1 copy of the cantonal recognition of your insurance coverage  
- 1 copy of a document proving that you are studying within your university  
- your banking or postal account coordinates (in order to get reimbursed)  
(Spanish citizen only add 1 copy of their ID card) | > You will be asked to pay a maximal participation of CHF 92.- either once or each month (depending on the duration of treatment) but only if you file a health insurance claim.  
> The hospital contribution amounts to CHF 15.- per day spent at the hospital.  
> No cost participation is charged for maternity benefits. |

**Contact for reimbursement**

This institution will establish a final settlement and reimburse you:

Common Institution under the Federal Health Insurance Act (KVG), Gibelinstrasse 25, Postfach 4503 Solothurn, info@kvg.org, www.kvg.org

**More information**

See document > [https://www.kvg.org/stream/en/download---0--0--0--333.pdf](https://www.kvg.org/stream/en/download---0--0--0--333.pdf)
Health Insurance – 
For Third States Citizen (1/4)
For non-EU and non-EFTA States

For third countries
Scholarship holders from third states (non-EU or non-EFTA member states) are insured through the Federal Commission for Scholarships (FCS) either with a student insurance or a Health Maintenance Organization Insurance (HMO insurance). You will be informed by the Advisor Swiss Insurance SA.

Wait until you arrive in Switzerland
Prior to your arrival in Switzerland, there is no need for action. The FCS subscribes you to the health insurance.

Once you are in Switzerland
The contact person at Reception Service at your Swiss University (see contacts on page 22 of this document) will send your personal details to the Federal Commission for Scholarships for Foreign Students (FCS).

The administrative procedure
The FCS will undertake all the necessary first procedures for your health and accident insurance with the relevant insurance company.

All scholarship holders from third states will receive information about their specific insurance directly by ADVISOR Swiss Insurance SA in due time. Please read this information carefully and follow their instructions.
If you are a scholarship holder with the student insurance you will have to request recognition from compulsory health insurance (with form “A”) by the social insurance office in your canton of residence. Therefore “Advisor Swiss Insurance SA” will send you the necessary form “A”. After receipt of the form “A”, please:

- complete it, if requested,
- join the asked documents
- sign it and send it to the indicated address as soon as possible

Should you receive an e-mail or a letter from the cantonal social insurance office announcing difficulties with the recognition of your Advisor insurance coverage please inform info@advisor-swiss.com immediately.

For the cantons Vaud (e.g. EPFL, University of Lausanne) and Genève (IHEID, University of Geneva), the forms “A” are sent directly from Advisor to the competent institutions (no form to be filled in by you).

For the canton Zurich (e.g. ETH Zurich, University of Zurich, ZHAW, ZHdK), please check with the contact person at Reception Service how to proceed.

For all scholarship holders covered with “Advisor Insurance SA” (student insurance and HMO insurance) the insurance certificate is mandatory in order to get the residence permit (see: Immigration: Cantonal Resident’s Office). You will receive the insurance certificate directly from the insurance company – by e-mail from “Advisor”.

Your health insurance card follows by postal service. This may take several weeks. A private liability insurance is included with the student insurance paid by the FCS.
Health Insurance
For Third States Citizen (3/4)
For non-EU and non-EFTA States

Your insurance with Advisor Swiss Insurance SA
The FCS pays your monthly insurance premiums for mandatory basic health/accident insurance coverage required by Swiss law during your scholarship. Note: Worldwide, only in case of emergencies. Dental Care is not covered by the health insurance. Dental care expenses have to be paid by the scholarship holder him/herself. The FCS has not subscribed to any other insurance for you.

Your cost participation
For grant holders with a student insurance:
Maximal annual fixed amount of CHF 100.- for your participation to the costs.

For grant holders with a HMO insurance:
Maximal annual fixed amount of CHF 300.- / per year
plus 10% of the costs of a medical treatment up to CHF 700.- / per year

If you need medical assistance
In case of a medical consultation or if you go to the pharmacy (with a medical prescription), to the physician or to the hospital, always take your health insurance card with you (or the insurance certificate if necessary). Hospital costs: Inform «Advisor» in advance if an operation is planned.

Send medical bills to your Insurance asap
Write your insurance policy number on all the original medical bills and send them to the following address:
Advisor Swiss Insurance SA
Avenue de Provence 4, CP 44
1000 Lausanne 20

Guidelines for Swiss Government Excellence Scholarships Holders | Academic Year 2019-2020 |
Health Insurance
For Third States Citizen (4/4)
For non-EU and non-EFTA States

Your insurance will pay the bills directly

Normally, the insurance company will pay the medical bills directly. You will receive an invoice from the insurance company, corresponding to the annual fixed charge if you use your insurance. You will have to pay that bill or it will be deducted from a medical bill.

Note: However we cannot exclude, that in particular cases, you will be asked to pay cash the care. In this case, please call or inform Advisor as soon as possible.

How to proceed with

For all complementary questions regarding your insurance coverage, certificate, change of address, etc., please contact:

info@advisor-swiss.com
Phone +41 (0)21 620 75 00
Mr. Jean-Paul SOULIER

For questions about notice of accident, invoices, payments and refunds with «Advisor», please contact:

claim@advisor-swiss.com
Phone +41 (0)21 620 75 00
Mrs. Mafalda ROVERO

Expiration of insurance coverage

Your insurance coverage automatically expires at the end of your scholarship (last day of the given month). The FCS will inform the insurance company in due time.

If you wish to remain in Switzerland after the scholarship, you are bound to inform the insurance company. You will have to pay the monthly premium and all the costs of the insurance yourself.

For detailed information about your insurance, please contact your insurance company (see above).

The FCS and the contact person in your Swiss University are not competent on insurance matters.
Useful Information & Contacts
EPFL Lausanne

Reception Service
Madame Murielle FLEURY
Student Affairs/Service des Affaires Estudiantines (SAE)
BP 1241 (Bâtiment BP)
Station 16
CH-1015 Lausanne
T +41 (0)21 693 8077
http://sae.epfl.ch
murielle.fleury@epfl.ch

FCS Delegate
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City of Lausanne
www.lausanne-tourisme.ch

Switzerland
www.swissworld.org