

Your User-Friendly Insurance Guide 2024-2025



COLLÈGE DU LÉMAN
International School · Geneva

Healthcare insurance & assistance benefits

All benefit amounts are per person, per year of cover.

Note: Treatment Guarantee is required for all benefits indicated with a * or ** in the following tables and may be required for other benefits.

| IN-PATIENT PLAN | CDL |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| Maximum plan benefit CHF per accident/illness per lifetime | CHF 1 000 000 |
| In-patient benefits - please refer to notes for Treatment Guarantee | |
| Hospital accommodation* | Semi-private room |
| Intensive care* | 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 |
| Surgical fees, including anaesthesia and theatre charges* | Full Refund |
| Physician and therapist fees* | Full Refund |
| Surgical appliances and materials* | Full Refund |
| Diagnostic tests* | Full Refund |
| Organ transplant* | Full Refund |
| Psychiatry and psychotherapy* (in-patient and day-care treatment only) | 6 sessions covered |
| Emergency in-patient dental treatment | 80 % Refund |
| Day-care treatment* | Full Refund |
| Kidney dialysis** | Full Refund |
| Out-patient surgery** | Full Refund |
| Nursing at home or in a convalescent home** (immediately after or instead of hospitalisation) | CHF 20 per day Max. 100 days |
| Rehabilitation treatment** (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases) | Full Refund Max. 90 days |
| Local ambulance | Full Refund Max CHF 3'000 per year |
| Emergency treatment outside area of cover | Full Refund |
| CT and MRI scans (in-patient and out-patient treatment) | Full Refund |
| PET** and MRI scans** (in-patient and out-patient treatment) | Full Refund |
| Oncology** (in-patient and out-patient treatment) | Full Refund |
| Legal abortion | Full Refund |
| Emergency out-patient treatment | Full Refund |
| Emergency out-patient dental treatment | 80 % Refund |
| Palliative care | Full Refund |
| Long term care** | Full Refund Max. 90 days per lifetime |
| Prescribed stay in a spa | CHF 10 per day Max. 21 days |

Our insurance policy covers the vast majority of medications, but there might be exceptions or specific medications that aren't covered under the plan. If any medications fall outside the coverage, please note that they will be billed to you by the school.



| OUT-PATIENT PLAN | CDL |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| Medical practitioner fees and LAMal covered prescribed drugs | Full Refund |
| Specialist fees | Full Refund |
| Diagnostic tests | Full Refund |
| Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, lab tests, medications, medical aids prescribed by a chiropractor, acupuncture and podiatry (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit) | Full Refund Max CHF 3'500 per year |
| Prescribed physiotherapy and speech therapy | Full Refund |
| Psychiatry and psychotherapy | 6 sessions covered |
| Preventive treatment. Mandatory and medically prescribed vaccinations & inoculations | Full Refund |
| Prescribed medical aids | Full Refund |
| Dietician fees | Max. 12 consultations |
| Dental prostheses (in case of accident and illness only) | Full Refund |

| INTERNATIONAL ASSISTANCE PLAN | CDL |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| Search and rescue | CHF 30,000 |
| Medical Evacuation and repatriation following accident/illness | Full Refund |
| Repatriation of mortal remains | Full Refund |
| Travel expenses after medical evacuation | CHF 25,000 |
| Additional Travel protection for students in internships and interns who accompany the student for their internship. Travel protection - additional coverages: | |
| Companion ticket | CHF 5,000 |
| Unavailability of booked accommodation during the trip | CHF 2,000 |
| Cancellation of means of transport | CHF 1,000 |
| Extended sojourn | CHF 1,000 |
| Theft of documents | CHF 1,500 |
| Additional Travel protection for students staying in Switzerland for educational reasons: | |
| <i>Rearrangement of travel in the event of any change of the dates of University exams</i> | <i>Limit per insured person CHF 150</i> |
| <i>Travel protection - Companion ticket</i> | <i>Limit per insured person CHF 5,000</i> |

Area of cover of medical and assistance benefits:

Cover is provided on a Worldwide excluding USA basis but **please note that Elective treatment outside of Switzerland is not covered.**

Note: This summary of benefits provides an outline of the cover Allianz Worldwide Care, International SOS and Zurich offer. All covers are subject to the respective policy terms & conditions.





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