

Gemeinsame Einrichtung KVG  
Gruppe EU  
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4503 Solothurn  
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Kanton Aargau  
Departement Gesundheit und Soziales  
Bachstrasse 15  
5001 Aarau

**Application for exemption from the compulsory health insurance  
for persons with a residence permit  
(students, trainees, scientists, lecturers)**

Name:..... First name:.....

Nationality: ..... Date of birth:.....

Address in Switzerland:.....

Employer/School/University/Research Institute:.....

**I am insured in a EU or EFTA country.**

**I am insured by a private insurance company.**

For persons who are voluntarily insured with a **private** insurance abroad, the following insurance company confirms that this insurance is equivalent to the official health insurance of the insured person's country of origin. The insurance covers the costs of benefits in kind which are covered in the country of origin, while the person is staying in another EU member state or Switzerland (according to KVG-benefits in the next page)

Insurer: Address (stamp):

Place/date: Signature:

Enclosures:

1. Copy of residence permit
2. Copy of insurance policy
3. In case you are privately insured abroad, we need the stamp with adress from your insurance company on this form
4. Trainee contract or confirmation of enrolment or confirmation of education or teaching-/ research assignment
5. **Persons with a different reason for being resident in Switzerland are asked to justify their application**

Place/date

Signature of applicant:

.....

**This application has to be sent to Gemeinsame Einrichtung KVG (address above) or per e-mail: [kantone@kvg.org](mailto:kantone@kvg.org)**

## **Federal Law on Compulsory Health Care**

### **Art. 25 General benefits in the case of sickness**

1 Compulsory health care insurance covers the costs of diagnosing and treating sickness and its effects. 2 These benefits cover:

- a. examinations, treatment and care of an out-patient, at the residence of the patient, in a hospital, in a semi-hospital establishment or in a medical-social establishment by:
  1. doctors,
  2. chiropractors,
  3. persons providing services prescribed or ordered by a doctor;
- b. analyses, medicaments and diagnostic and therapeutic services and equipment prescribed by a doctor or - within the limits determined by the Federal Council - by a chiropractor;
- c. a contribution to the costs of spa treatment prescribed by a doctor;
- d. medical rehabilitation measures carried out or prescribed by a doctor;
- e. a stay in the general ward of a hospital
- f. a stay in a semi-hospital establishment;
- g. a contribution to medically necessary transport costs and rescue costs.
- h. services of pharmacists in dispensing the medicaments prescribed in accordance with b above.

### **Art. 26 Prophylactic medicine**

Compulsory health care insurance covers the costs of certain examinations intended to detect diseases in time as well as prophylactic measures for insured persons particularly at risk. Such examinations and prophylactic measures must be carried out or prescribed by a doctor.

### **Art. 27 Congenital defects**

In the case of congenital defects not covered by the disability insurance scheme, compulsory health care insurance covers the costs of the same benefits as in the case of sickness.

### **Art. 28 Accidents**

In the case of accidents pursuant to Art. 1, para. 2, letter b\*), compulsory health care insurance covers the costs of the same benefits as in the case of sickness.

### **Art. 29 Maternity**

1 In addition to the same costs as in the case of sickness, compulsory health care insurance covers special costs in the case of maternity.

2 These benefits cover:

- a. periodic check-ups carried out by a doctor or a mid-wife or prescribed by a doctor during and after pregnancy;
- b. delivery at home, in a hospital or in a semi-hospital establishment by a doctor or a mid-wife;
- c. necessary advice on breast-feeding.
- d. care and stay of a healthy newborn child staying with its mother in the hospital.

### **Art. 30 Legal abortion**

In case of non-punishable termination of pregnancy pursuant to Article 120 of the Criminal Code compulsory sickness insurance covers the costs of the same benefits as in the case of sickness.

### **Art. 31 Dental treatment**

1 Compulsory health care insurance covers the costs of dental treatment:

- a. if it caused by a serious and unavoidable disease of the masticatory system; or
- b. if it caused by any other serious illness or its after-effects; or
- c. if it is necessary for the treatment of a serious illness or its after-effects.

2 It also covers the costs of treatment of injuries to the masticatory system caused by an accident pursuant to Art. 1, para.2, letter b\*).

\*) accident, which is not covered by any other accident insurance

## Information sheet concerning compulsory health insurance in Switzerland

**Persons with residence and/or stay for more than three months in Switzerland are subject to the regulations governing compulsory health insurance. Persons with a shorter stay, who do not have an equivalent insurance coverage as well as persons, who are employed in Switzerland are also obliged to take out insurance in Switzerland. This, too, applies to the non-employed family members of the afore-mentioned persons.**

### Exceptions:

#### 1. Exempted from the compulsory health insurance are

- Persons who work exclusively in an EU/EFTA state. (*Form E 101*)
- Persons who draw a pension from an EU/EFTA state but no pension from Switzerland. (*Form E 121*)
- Persons who draw unemployment benefit from an EU/EFTA state. (*Form E 303*)

The same applies to the non-employed family members of these persons.

#### 2. On request the following persons can be exempted from the compulsory health insurance:

- Persons who are staying in Switzerland within the scope of an education programme (students, pupils, trainees) and who have an equivalent insurance coverage (*Copy of the confirmation of enrolment or confirmation of education or confirmation of practical training*)
- Lecturers and scientists who have an equivalent insurance coverage. (*Copy of teaching assignment or research assignment*)
- Delegated workers (*Form E 101*)
- Persons with a short-term permit from neighbouring states whose centre of living is in their country of origin with their family (spouse and children) and who return there regularly. (*Confirmation in writing with details of how often you commute and confirmation of domicile of your country of origin with your family*)
- Persons with private insurance coverage which exceeds the coverage of the basic health insurance according to the legal regulations in Switzerland **and** for whom it is not possible to get complementary coverage in Switzerland at the previous level because of their age and/or state of health. (*Insurance card or insurance policy, details regarding coverage and reasons in writing with medical report or rejection from a Swiss complementary insurance*)

Should any of the mentioned exceptions apply to you, please state the corresponding details on the enclosed form. Please forward this form together with the necessary documents (*copies of records in brackets printed in italic*) to our above-mentioned address.

If none of the mentioned exceptions apply to you then you are obliged to have compulsory health insurance in Switzerland. Please forward a copy of your insurance policy to us.

Please don't send this sheet back with the application.