

**Registration form for border workers
and their non wage earning family members
Compulsory Health Insurance in Switzerland**

Name: First name:

Road/no: Postal code:

Place: Country:

Nationality: Date of birth:

Name of employer/place of work:

Non wage earning family members:

Name: First name: Date of birth.:

Name: First name: Date of birth:

Name: First name: Date of birth:

Please tick appropriate box and enclose documents:

I am legally (according to KVG) insured in Switzerland. Please find enclosed the insurance policy(ies) for myself and the non wage earning members of my family.

OR (possible only for border workers coming from D, F, A, I)

I am insured in my country of residence and would like to retain this insurance. I, herewith, apply for exemption from the compulsory health insurance.

- **Legal insurance:** Enclosures: Membership attestation (Germany, Austria) for yourself and your non wage earning family members; Attestation CMU de base (France); Attestazione dell'ASL (Italy);.

- **Private Insurance:** 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 on the next page)

Insurer:

Address (stamp):

Place/date:

Signature:

Place/Date:

Signature of applicant:

.....

*This application has to be sent to Gemeinsame Einrichtung KVG (address above) or per e-mail:
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 for border workers
and their non-employed family members
concerning compulsory health insurance in Switzerland**

Since the bilateral agreements between Switzerland and the EU and its member states regarding the free movement of persons have taken effect, border workers and their non-employed family members are subject to the regulations governing compulsory health insurance in Switzerland. The spouse and the children are considered to be non-employed family members only if this parent does not work in the country of residence.

Border workers from neighbouring states (**Germany, France, Italy, Austria**), however, have the option to choose between a health insurance in Switzerland and one in their country of residence. This option has to be taken up within three months of the date of validity of the border workers permit.

The Cantons are responsible for controlling compliance in respect of compulsory insurance. A few Cantons (see above) have delegated this task for administrative reasons to the Gemeinsame Einrichtung KVG in Solothurn. This institution is entitled to request all necessary information and documents from you.

To enable us to check your insurance position respectively the exemption from the compulsory health insurance, we would like to ask you for the following documents:

▶ **Health insurance in Switzerland**

- completed registration form
- copy of your current insurance policy for the country where you live

▶ **Exemption from the compulsory health insurance**

1) Legal insurance in the country of residence:

- completed registration form
- confirmation of the public health insurance or (EHIC)

2) Private insurance in the country of residence:

- completed registration form
- confirmation (stamp and signature) of your private insurance on the registration form

Please send a copy of current insurance also for each non-employed family members.

For further questions please contact Gemeinsame Einrichtung KVG: Tel. +41 (0)32 625 30 93/60/77
www.kvg.org/vollzug