



# You're well cared for in Switzerland

Everything you need to relocate to Switzerland

**Infos & Checklists**

For the optimum insurance cover.  
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**visana**  
All-round care.



“Grüezi” and welcome to Switzerland.

Find out all you need to know about living in Switzerland. This guide presents a summary of the main points, and the practical checklist makes it easier for you to organize your move.

## The health insurance system in Switzerland

### **Health insurance**

Everyone who is resident in Switzerland for more than three months is required to have obligatory health care insurance. Each insured person is free to choose a company that offers obligatory health care insurance and there are no exclusions to cover or qualifying periods.

### **Premiums and participation in costs**

The premiums for basic insurance are the same for men and women while reduced premiums apply to children and teenagers. In Switzerland patients are obliged to bear a proportion of the costs. A difference is made between the fixed participation in costs (annual deductible) and a percentage of costs paid in participation (participation).

### **Accident insurance**

The obligatory health care insurance (obligatorische Krankenpflegeversicherung, OKP) also provides all insured persons with accident cover. Persons who are employed for a minimum of 8 hours per week are insured according to the legislation automatically by their employer for occupational and nonoccupational accidents. In such cases accident cover can be excluded from the basic insurance leading to a reduction in premiums.

## Our basic insurance

### Obligatory health care insurance

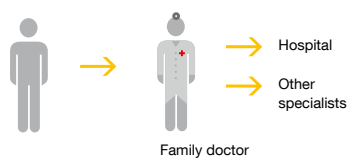
Our obligatory health care insurance (basic insurance) includes cover for illness, accident and maternity and for basic outpatient and stationary care.

### Insurance models

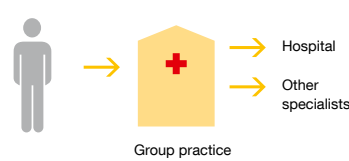
In addition to obligatory health care insurance with free choice of doctor, you also have various alternative models of insurance to choose from and you can profit from premium reductions of up to 18%.

- Family doctor model
- HMO (group practices)
- Telemedicine model

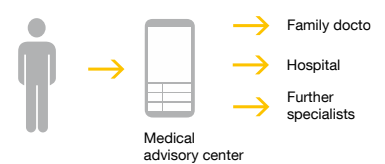
#### Family doctor model



#### HMO (group practices)



#### Telemedicine model



## Our supplementary insurance

### Individual benefits

Further benefits that are only covered partially or not at all by the obligatory health care insurance can be insured for as needed by means of our supplementary insurance.

### Basic supplementary insurance package

Our Basic supplementary insurance package combines the most popular benefits for outpatient, alternative and hospital treatment in an uncomplicated and comprehensive manner.

## Our household contents and personal liability insurance

### Household contents insurance

Directa household contents insurance insures your property, such as your furniture, TV, computers and other personal objects, for the risks of fire, theft, and water damage. You also have Home Assistance at your disposal, with comprehensive immediate assistance benefits around the clock.

### Personal liability insurance

Directa personal liability insurance provides protection for the financial consequences of cases of liability in daily life as well as during recreation or as a tenant or proprietor. Insurance is available for individuals and families.

Find out more now!  
[visana.ch/angebot](https://visana.ch/angebot)

#### 10% discount

Visana customers with Directa insurance are given a 10% discount on household contents and personal liability insurance premiums.

## Checklist: Things to do when you relocate

### Registration

- Register with the municipality within 8 days of relocating to Switzerland
- Request a residence permit and/or a labor permit if you are staying more than 3 months

To do this contact your local municipality's citizen's registration office. You can find all the information and contacts on [www.bfm.admin.ch](http://www.bfm.admin.ch).

### Insurance

- Take out obligatory health care insurance within 3 months of relocating to Switzerland

### Living

Compare the offers of property at real-estate agents or online. If you view an apartment, keep the following documents handy:

- Copy of your residence permit or a valid means of identification
- Copy of your employment contract
- Contact details of your last landlord
- Extract from the debt collection register (available from your local municipality)

### Bank account

You can find valuable information about banking and all Swiss financial institutions on the Web site [www.schweizer-banken.info](http://www.schweizer-banken.info). Have the following documents to hand if you want to open an account:

- Valid means of identification
- Residence permit or residence certificate
- Employment contract, if available

### Motor vehicles

Consult your cantonal road traffic office to find out how to register a motor vehicle and for all other formalities. You can find all the addresses and information on [www.asa.ch](http://www.asa.ch).

- Change your driver's license at the latest within 12 months of entering the country
- Register your vehicle within the following time periods: 1 month if you import a new vehicle, 12 months in the case of a used vehicle
- Take out Swiss insurance (mandatory) before you register the vehicle

### Post and telecommunications

- Before you relocate to Switzerland inform your local post office and make arrangements to have your mail forwarded
- Apply for a landline phone connection and/or an Internet connection for your new home
- Contact the Swiss organization for collecting fees for radio and TV programs ([www.billag.ch](http://www.billag.ch))

### Custom's regulations

When you relocate to Switzerland you are entitled to bring household goods, any collections, animals and your vehicle with you free of custom's duty. The only condition is that the objects which you import have to have been used by you personally for at least 6 months prior to bringing them into the country and that you intend to use the objects further after importing them.

## All-round care

Over one million insured persons rely on benefits from Visana. This makes Visana one of Switzerland's leading health and accident insurers. We promise excellent service. That's why we regularly receive top ratings in independent tests and customer surveys. You too can rely on our varied range of insurance and profit from comprehensive benefits, attractive premiums and many further advantages.

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**Interested? We are here for you if you would like further personal advice.**

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