

Info &
checklist

You're well cared for in Switzerland

Everything you need
to relocate to Switzerland



We get it. **visana**

“Grüezi” and welcome to Switzerland

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

The health insurance system in Switzerland

Health insurance

Everyone residing in Switzerland for more than three months is required to take out obligatory health care insurance. Each policyholder is free to choose a company that offers obligatory health care insurance and there are no exclusions to cover or qualifying periods.

Accident insurance

The obligatory health care insurance (obligatorische Krankenpflegeversicherung, OKP) also provides all policyholders with accident cover. By law, employees who spend at least 8 hours a week working for the same employer are automatically insured against occupational and non-occupational accidents through their employer. In such cases, accident cover can be excluded from the basic insurance, leading to a reduction in premiums.

In Switzerland, health care insurance is obligatory, and it protects you from day one.

Premiums and deductibles

Basic insurance premiums are the same for men and women, while reduced premiums apply to children and teenagers. In Switzerland, patients are obliged to cover a proportion of the costs. A difference is made between fixed cost sharing (annual deductible) and a percentage share in costs (percentage-based deductible).







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 inpatient care.

Insurance models

In addition to obligatory health care insurance with free choice of physician, you can also choose between various alternative insurance models, benefiting from premium reductions:

Primary care physician model		>	 Primary care physician	<ul style="list-style-type: none">> Hospital> Other specialists
HMO (group practices)		>	 Group practice	<ul style="list-style-type: none">> Hospital> Other specialists
Telemedicine model		>	 Medical advice centre	<ul style="list-style-type: none">> Primary care physician> Hospital> Other specialists

Our supplementary insurance policies

Individual benefits

Take advantage of our supplementary insurance policies to obtain additional services which are covered only partially by the obligatory health care insurance, or not at all.

Basic supplementary insurance package

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

Our household contents and personal liability insurance policies

Household contents insurance

Directa household contents insurance insures your property, such as your furniture, TV, computers and other personal objects, against the risk of fire, theft, and water damage. In addition, Home Assistance, with its comprehensive emergency help, is at your service day and night.

Personal liability insurance

Directa personal liability insurance provides protection for the financial consequences related to liability issues arising on a day-to-day basis, in leisure time, or as a tenant or proprietor. Insurance is available for individuals and families.

Find out
more now!
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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 work permit if you are staying more than 3 months

To do this, contact your local municipality's residents' registration office. You can find all the information and contact partners at [sem.admin.ch](https://www.sem.admin.ch).

Insurance

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

Living

Compare available properties 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
- Your credit rating information

Bank account

You can find valuable information about banking and all Swiss financial institutions on the website [schweizer-banken.info](https://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 at [asa.ch](https://www.asa.ch).


- Alter your driver's license at the latest within 12 months of entering the country
- Register your vehicle within the following time limits: 1 month if you import a new vehicle, 12 months in the case of a used vehicle
- Take out Swiss insurance (obligatory) 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 collection agency for the radio and television fee: [serafe.ch](https://www.serafe.ch)

Customs regulations

When you relocate to Switzerland, you are entitled to bring household goods, any collections, animals and your vehicle with you free of customs duty. This is conditional upon your having used said objects imported by you personally for at least 6 months prior to your relocation to Switzerland, and on your stated intention to continue to use them after your move.



All-round care

Over a million policyholders rely on services provided by Visana. This makes us 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. Join us, and rely on our wide-ranging insurance portfolio, enjoying comprehensive benefits, attractive premiums and a host of further advantages.

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Interested?

Contact us to receive additional advice in person.

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