

Welcome Everything you need to relocate to Switzerland

Info and
checklist



visana



Welcome to Switzerland

Welcome! By moving to Switzerland, you have started a new chapter in your life. We understand that many things here are still new and unfamiliar to you. For you, we have put together the most important information about your health insurance in Switzerland, along with useful tips and answers to frequently asked questions.

The most important terms



Basic insurance and top-up insurance

Basic insurance is compulsory and the benefits are defined by law; they are the same for all health insurers. Top-up insurance is voluntary and adds to the benefits from basic insurance.



Deductible

The deductible is the amount that you agree to pay for medical treatment without being reimbursed by the basic insurance.

Good to know: The higher the deductible, the lower the premium.



Basic insurance models

When setting up your basic insurance, you can choose between different models, which determine whom you are to contact first before using medical services: free choice of physician, general practitioner, telemedicine or a combination of general practitioner and telemedicine.



Premium

The insurance premium is the fixed amount that you pay for your insurance, as stated in your insurance contract. Premiums can be paid once a month, once every half-year, or once a year.



Retention fee

If your costs rise higher than the deductible, you then pay 10% of any further costs as a 'retention fee'. The rest is paid by the health insurance provider.



Accident insurance

If you are employed and work more than 8 hours a week, you are insured against accidents through your employer.



Premium reduction

People with low incomes can apply for financial support, so-called 'premium reduction'.

The swiss health insurance system

Everyone who lives in Switzerland for longer than three months is required by law to take out compulsory health insurance.

After entering Switzerland, you have three months to take out basic insurance. All family members, adults as well as children, must be insured individually. The health insurance provider will cover any costs that have arisen between that date and the insurance start date. You will also have to pay the premiums for that period.

Why switch to Visana?



Quick calculation of benefits and reimbursement

In the independent customer-satisfaction study conducted by Bonus.ch, we came out on top as the best health insurance company in the category 'processing of benefits', with a score of 5.5. Also in the overall ranking for 2022, Visana was awarded 1st place and achieved the highest score: 5.4.



Free health-related legal protection insurance

All our basic insurance models include health-related legal protection insurance.



The myVisana app: Simply do everything digitally.

With the myVisana app, you can do everything digitally and always have your insurance card with you.



Well: The health platform for Switzerland.

Free access to the doctor chat 24 hours a day, 7 days a week.



24-hour hotline, 365 days a year

We are here for you around the clock.



Changeover service

If you choose Visana, you can confidently leave all the changeover formalities to us. We will gladly and reliably take care of them for you.

Checklist

Things to do when you relocate

Registration

- Register your place of residence within eight days after moving to Switzerland.
- Apply for a residence permit and/or work permit if you are staying for longer than three months.

To do this, contact the local residents' register office in your commune of residence. You will find all relevant information and contact details at sem.admin.ch.

Insurance

- Take out compulsory health insurance within three months after moving to Switzerland.

Accommodation

Compare available properties via real estate agents or online providers. When viewing a property, have the following documents on hand:

- Copy of your residence permit or a valid means of identification.
- Copy of your employment contract.
- Your previous landlord's contact details.
- Your credit rating information (extract from the debt enforcement register, available from your commune of residence).

Bank account

You can find valuable information about banking and all Swiss financial institutions at schweizer-banken.info. Have the following documents on hand if you want to open an account:

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

Motor vehicle

To register a motor vehicle, or for any related formalities, consult your cantonal driver and vehicle licensing office. You will find all relevant addresses and information at asa.ch.

- Get your driving licence altered no later than within twelve months after entering the country.
- Register your motor vehicle within the following time limits: one month if you import a new vehicle; twelve months for used vehicles.
- In order to register your motor vehicle, it is compulsory to take out Swiss insurance.

Post and telecommunications

- Before moving to Switzerland, inform your current local post office and arrange to have your mail forwarded.
- Request a landline phone and/or internet connection for your new home.
- Contact the Swiss fee collection agency about the radio and television fee: serafe.ch.

Customs regulations

When you move to Switzerland, you are entitled to bring your household goods, any collections, animals and your car with you, free of customs duty. The only condition is that you have personally used the imported objects for at least six months and continue to do so after importing them.

Visana is one of the largest health insurance providers in Switzerland.

Visana, Weltpoststrasse 19, 3000 Bern 16,
Phone 0848 848 899, visana.ch



We are here for you.

Get non-binding advice, free of charge.

visana.ch/english