

Information sheet for retirees

Insurance coverage

If you only receive a pension from Switzerland, you have the option of taking out Standard EU or Euroline Plus basic insurance with an annual excess of 300 francs. Supplementary insurance under the VVG is not available to retirees covered by the bilateral agreements.

If you were already insured with SWICA before you started drawing your pension and if you already have supplementary insurance under the VVG, this can remain in place. Costs are covered in accordance with the General and Supplementary Insurance Conditions.

If you also receive a pension from your country of residence, you must have insurance in that country. The size of the pensions is irrelevant. Insurance in Switzerland is excluded in this case.

Right to choose insurance

If the only pension you receive is a Swiss pension and you are resident in Germany, France, Italy, Austria, Portugal or Spain, you have three months from the date upon which your pension certificate is issued or you take up residence to decide whether you want to be insured by a provider in Switzerland or in your country of residence. If you choose an insurer in your country of residence, within this period you must submit a request for exemption from the insurance obligation to the Collective Institution under the Federal Health Insurance Act (Gemeinsame Einrichtung KVG) in Olten.

If you miss this deadline, you will be subject to the obligation to have insurance in Switzerland with retroactive effect from the date when you started to draw your pension or you changed your residence.

Your decision is definitive and binding for the entire duration of your pension entitlement or your stay abroad.

Registration

If you take out insurance in Switzerland, under international agreements you must register with a statutory health insurer of your choice (assisting carrier) in your country of residence, which will then issue you with an insurance card for any planned treatment in that country. Please note that you should not use your SWICA insurance card in your country of residence.

SWICA will provide you with a registration form, or alternatively you can authorise SWICA to send the registration directly to your chosen statutory health insurer.

The same procedure applies for your economically inactive family members. The assisting provider also checks whether the requirements for registration of your family members have been met. If not, your family cannot continue to have health insurance cover in Switzerland.

Right to choose a country for treatment

As a retiree, you have the right to choose a country for treatment and you can therefore consult a doctor or hospital in your country of residence or in the country of your pension provider (Switzerland).

The same rules apply to any economically inactive family members who are also insured with SWICA.

Treatment in your country of residence

Once you have registered with an assisting provider in your country of residence, that insurer will send you an insurance card. Presenting this card ensures that the assisting provider with which you are registered settles the compulsory portion in accordance with the law in your country of residence. Please note that only non-cash benefits will be reimbursed. This means that your cover may not be as comprehensive as your current insurance cover, so you might have to take out supplementary insurance in your country of residence (e.g. daily nursing care allowance for persons living in Germany).

If you show your insurance card, the doctor or hospital will send their payment demand directly to the relevant assisting provider. This means you do not have to pay your medical bills up front, nor will you be invoiced for the annual excess of 300 francs or the co-payment from Switzerland. You are only responsible for any deductible that may apply under the rules of your country of residence. Treatment by providers who do not accept the insurance card (e.g. private hospitals) is not covered. In these cases, the assisting provider will reject all costs incurred for such treatment and SWICA will also be unable to provide any reimbursement.

If you have purchased supplementary insurance from SWICA, please contact the SWICA office that is responsible for you or our international hotline (phone +41 61 270 67 75) to find out how you can take advantage of the further benefits that are available.

Treatment in Switzerland

If you receive treatment in Switzerland, you should send all your bills directly to SWICA for payment. Depending on the canton, various providers may also settle their invoices directly with SWICA via your SWICA insurance card. Payment of mandatory insurance benefits is subject to Swiss law as defined by the Federal Health Insurance Act, including any Swiss co-payment. Any deductibles that are paid abroad will not be included.

Premium payments and reimbursement of benefits

Ideally, premiums are paid by direct debit through your Swiss bank or the post office. Alternatively, you can register to pay your premiums by e-bill. In the case of a reimbursement we will transfer our portion in Swiss francs to the account you have specified.

Changes to your personal circumstances

Please notify us of any relevant changes as soon as possible, particularly if you take up (marginal) employment or move to another country, or if there are changes in the pension status of you or your co-insured family members, for example, additional pension entitlements from another country.