

Your User-Friendly Insurance Guide 2025-2026



COLLÈGE DU LÉMAN
International School · Geneva

Healthcare insurance & assistance benefits

All benefit amounts are per person, per year of cover.

Note: Treatment Guarantee is required for all benefits indicated with a * or ** in the following tables and may be required for other benefits.

IN-PATIENT PLAN	CDL
Maximum plan benefit CHF per accident/illness per lifetime	CHF 1 000 000
In-patient benefits - please refer to notes for Treatment Guarantee	
Hospital accommodation*	Semi-private room
Intensive care*	Full Refund
Prescription drugs and materials* (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full Refund
Surgical fees, including anaesthesia and theatre charges*	Full Refund
Physician and therapist fees*	Full Refund
Surgical appliances and materials*	Full Refund
Diagnostic tests*	Full Refund
Organ transplant*	Full Refund
Psychiatry and psychotherapy* (in-patient and day-care treatment only)	6 sessions covered
Emergency in-patient dental treatment	80 % Refund
Day-care treatment*	Full Refund
Kidney dialysis**	Full Refund
Out-patient surgery**	Full Refund
Nursing at home or in a convalescent home** (immediately after or instead of hospitalisation)	CHF 20 per day Max. 100 days
Rehabilitation treatment** (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	Full Refund Max. 90 days
Local ambulance	Full Refund Max CHF 3'000 per year
Emergency treatment outside area of cover	Full Refund
CT and MRI scans (in-patient and out-patient treatment)	Full Refund
PET** and MRI scans** (in-patient and out-patient treatment)	Full Refund
Oncology** (in-patient and out-patient treatment)	Full Refund
Legal abortion	Full Refund
Emergency out-patient treatment	Full Refund
Emergency out-patient dental treatment	80 % Refund
Palliative care	Full Refund
Long term care**	Full Refund Max. 90 days per lifetime
Prescribed stay in a spa	CHF 10 per day Max. 21 days

Our insurance policy covers the vast majority of medications, but there might be exceptions or specific medications that aren't covered under the plan. If any medications fall outside the coverage, please note that they will be billed to you by the school.



OUT-PATIENT PLAN	CDL
Medical practitioner fees and LAMal covered prescribed drugs	Full Refund
Specialist fees	Full Refund
Diagnostic tests	Full Refund
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, lab tests, medications, medical aids prescribed by a chiropractor, acupuncture and podiatry (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)	Full Refund Max CHF 3'500 per year
Prescribed physiotherapy and speech therapy	Full Refund
Psychiatry and psychotherapy	6 sessions covered
Preventive treatment. Mandatory and medically prescribed vaccinations & inoculations	Full Refund
Prescribed medical aids	Full Refund
Dietician fees	Max. 12 consultations
Dental prostheses (in case of accident and illness only)	Full Refund

INTERNATIONAL ASSISTANCE PLAN	CDL
Search and rescue	CHF 30,000
Medical Evacuation and repatriation following accident/illness	Full Refund
Repatriation of mortal remains	Full Refund
Travel expenses after medical evacuation	CHF 25,000
Additional Travel protection for students in internships and interns who accompany the student for their internship. Travel protection - additional coverages:	
Companion ticket	CHF 5,000
Unavailability of booked accommodation during the trip	CHF 2,000
Cancellation of means of transport	CHF 1,000
Extended sojourn	CHF 1,000
Theft of documents	CHF 1,500
Additional Travel protection for students staying in Switzerland for educational reasons:	
<i>Rearrangement of travel in the event of any change of the dates of University exams</i>	<i>Limit per insured person CHF 150</i>
<i>Travel protection - Companion ticket</i>	<i>Limit per insured person CHF 5,000</i>

Area of cover of medical and assistance benefits:

Cover is provided on a Worldwide excluding USA basis but **please note that Elective treatment outside of Switzerland is not covered.**

Note: This summary of benefits provides an outline of the cover Allianz Worldwide Care, International SOS and Zurich offer. All covers are subject to the respective policy terms & conditions.





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