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# Insure yourself against illness

**Since 1996, the Swiss law has enforced its new health insurance system: Anyone living permanently in Switzerland is bound to join a basic insurance. Swiss nationals living abroad also have the opportunity now to obtain adequate and effective insurance coverage. Soliswiss offers its members a variety of solutions in collaboration with reputable insurance companies.**

In most countries, there usually exists a compulsory basic health insurance. However, in many cases, this insurance is not available to the unemployed, the self-employed, the housewife or the aged. Also, insurance services are often inadequate.

Upon their return to Switzerland, Swiss nationals abroad are automatically admitted to basic health insurance. On the other hand, their admission to an additional health insurance plan is not always guaranteed.

## Health insurance offers

As a public service cooperative, Soliswiss takes its role as a defender of its members' interests

very seriously. It therefore makes a very careful study of the various insurance plans available in the market, and selects the ones that are in the best interest of its members. Two main offers are currently available through Soliswiss: One from KPT in Berne, and the other through Visana, also in Berne, from International Health Insurance (IHI) of Copenhagen, Denmark.

Through Soliswiss intermediation, Swiss nationals abroad can subscribe to health insurance plans offered by these companies, under especially interesting conditions. Various classes of services are available. These insurance plans not only offer optimum cov-

erage abroad as well as in Switzerland, but also guarantee the continuation of additional insurance covers in case of one's return to Switzerland.

The health insurance offer consists of, among other things, health and accident insurance, complete health insurance, or a plan limited to hospitalisation (with or without cover in case of accident), an insurance covering the risk of death or disability following an accident, additional dental care services, spectacles, or contact lenses.

Furthermore, a most interesting travel insurance offer is also available. It guarantees worldwide cov-

erage, and a 24 hours a day service and assistance. This is an ideal solution for those who, although adequately covered in their country of residence, also wish to be protected while travelling abroad privately or for business purposes.

## Help in a crisis

All Soliswiss members benefit from a further unique and special advantage: Upon the conclusion of a health insurance (or long-term financial security) contract through Soliswiss, they receive a special free insurance which protects them in case of loss of livelihood abroad as a result of political disturbances. Political Risk insurance can also be obtained separately and independently, without subscribing to any other kind of insurance plan.

All persons who subscribe to a health insurance plan through Soliswiss, automatically become Soliswiss members (if they are not so already) and receive political risk insurance from the second year of their health insurance subscription. If already members of Soliswiss, then the amount of their political risk insurance cover is correspondingly raised.

This political risk insurance offers timely aid to those Soliswiss members who, due to no fault of their own, find themselves in a difficult financial situation as a result of wars, civil disturbances, or general coercive measures of a political nature (e.g., nationalisations). This fundamental service, which is at the very core of the aim and existence of Soliswiss, makes this type of insurance entirely unique and special. The Swiss who are living abroad in countries with only a small chance for political risk or disturbances, also contribute, in a spirit of solidarity, towards helping their fellow countrymen living in the less stable regions of the world.

## Free, unbiased and personalized advice

To find a good and suitable health insurance solution among those available in the market is not an easy task. As a cooperative based on a non-profit aim and philosophy, Soliswiss is ideally positioned to aid the Swiss abroad in finding and offering solutions that are best adapted to their personal situation, whether in health insurance, or long-term financial security, particularly for retirement.

The cooperative regularly follows-up developments in insurance offers for Swiss nationals, and selects only those that are best adapted to their special needs. For further information, please contact Soliswiss.

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