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OSA advice

Having lived abroad for several years, I'm planning to return to Switzerland. How does that work in terms of health insurance?

Health insurance is mandatory for all persons living in Switzerland. This means that insurers are obliged to provide basic cover to anyone who is resident in Switzerland, regardless of their age or state of health. The catalogue of services is stipulated in the legislation relating to health insurance and everyone is entitled to the same basic medical treatment. If Swiss citizens living abroad decide to return to Switzerland, they therefore cannot be denied health insurance cover or refused reimbursement for treatment (e.g. if they suffer from pre-existing conditions). When they arrive back in the country, Swiss citizens have three months from the date when they take up residence in Switzerland to arrange health insurance. The insurance then comes into force retroactively from the date the individual moved back to Switzerland. There are exemptions to the obligation to obtain health insurance in Switzerland. These include retired individuals receiving a pension from an EU member state and no pension in Switzerland and individuals coming to Switzerland to study who already have insurance cover equivalent to the basic Swiss health insurance.

Adults and children have to be insured individually. Every insured person has to pay an insurance premium. The premiums can vary from one insurer to another, although the medical treatment is the same for everyone. It is therefore worth comparing the premiums offered by different insurers. Some insurance models also enable you to save money on your insurance premiums. The Federal Office of Public Health allows you to compare premiums online at: www.prim-info.ch.

If you would like cover that goes beyond what is offered by the basic insurance (e.g. alternative therapies, a private or semi-private hospital room), you can take out supplementary insurance. This insurance is private, however, which means that insurers can refuse to provide cover to certain individuals, or refuse to reimburse certain treatments.

For further information, please see the website of the Federal Office of Public Health: www.bag.admin.ch -> Topics -> Health insurance

SARAH MASTANTUONI, Head of the Legal Department

The Organisation of the Swiss Abroad's Legal Department provides general legal information on Swiss law and specifically in areas that concern the Swiss abroad. It does not provide information on foreign law and does not intervene in disputes between private parties.

The economic crisis is affecting young Swiss abroad

The number of enquiries from Europe received by the Association promoting Education for Young Swiss Abroad (AJAS) is increasing sharply.

AJAS, which has been providing young Swiss abroad with advice on educational and funding opportunities for the last 50 years, has received a growing number of enquiries from young people in European countries in 2012. There has been a particularly significant rise in enquiries from Greece and Portugal. Fiona Scheidegger, Director of AJAS, believes this is clearly a result of the challenging economic situations in these countries.

Over the first nine months of this year, enquiries from Greece increased by 60 % to 29 compared to the same period last year and

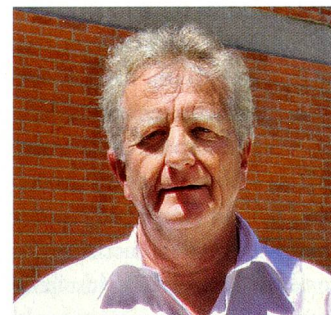
11 enquiries were received from Portugal, which is over twice as many as last year. Enquiries from Italy and Spain doubled in 2011 compared to 2010 but have remained at around the same level this year.

Young Swiss people abroad or their parents can contact the AJAS advisory team by telephone or e-mail.

AJAS, Alpenstrasse 26, 3006 Berne, SWITZERLAND

Tel +41 (0)31 356 61 04

E-mail: ajas@aso.ch / www.ajas.ch



New head teacher in Italy

Christian Zwingli will be the new head teacher of the "Caslina al Piano" Swiss school in Cadorago, which is affiliated to the Swiss school in Milan, from the 2013/2014 academic year onwards. Zwingli, who was born in Switzerland in 1956, has been head of the Swiss school in Cuernavaca, Mexico, since 1998. He previously worked in Switzerland and Mexico City as a primary school teacher as well as at a vocational training college. Zwingli oversaw the highly successful expansion of the Swiss school in Cuernavaca. He introduced pre-university education there, and the number of pupils increased from 135 to 335. Christian Zwingli is married to painter Chris Zwingli.

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Above: Young Swiss abroad with Federal Councillor Didier Burkhalter and his wife Friedrun at the Congress of the Swiss Abroad in Lausanne
Below: The Adventure Crew from last year's camp



"Let's keep moving!"

This summer, around 350 young Swiss abroad took advantage of the offers of the Organisation of the Swiss Abroad's Youth Service: two sports camps in Lenk in the Bernese Oberland, language classes in Zurich, Fribourg, Berne and Lausanne, a politics seminar at the 90th Congress of the Swiss Abroad in Lausanne and various individual programmes provided unforgettable experiences and the opportunity to make new friendships with people from all over

the world. The highlight for the young participants at the Congress of the Swiss Abroad in Lausanne was meeting Minister of Foreign Affairs, Federal Councillor Didier Burkhalter, who answered fascinating, offbeat questions at a get-together with young people.

Others were more interested in adventure. Those who took part in the 10-day adventure camp learned to work as a team and carry out tasks independently. The organisational, planning, cooking, navigational and bivouacking skills learned were immediately

put into practice. The group slept either at the base camp in Interlaken or in self-constructed shelters after an arduous trek.

Winter is coming

The 2012/13 winter season will open with the popular New Year snow sports camp in Sedrun. The first language course will then take place in Berne in January, with others following in summer 2013. In addition to learning a national language, participants experience "everyday Swiss life" while staying with host families. This always proves to be an enriching experience with long-term benefits for both guests and hosts. More information on the host family programme can be found at: youth@aso.ch.

There are still places available for our winter sports camp for adults in Davos from 29 March to 7 April 2013. OSA looks forward to receiving your enquiries and registrations. More details can be found on our website at: www.aso.ch ("Offers" section).

Summer camps for 8 to 14-year-olds

Registration process for summer camps will begin in February 2013

The exact details, such as location, date and age groups, etc., for the various summer camps run by the Foundation for Young Swiss Abroad (FYSA) for 2013 will be published in "Swiss Review" from February 2013 and at www.sjas.ch in the "Our forthcoming activities" section from the beginning of February 2013. You will also find the registration forms there. Anyone requiring an overview of the offers in paper form can order the brochure from the office from February 2013.

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