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## OSA advice

*I am planning to return to Switzerland after residing abroad for several years. What do I need to take account of with regard to health insurance?*

Health insurance is mandatory for everyone living in Switzerland. The health insurance schemes are therefore also obliged to offer basic insurance to all persons residing in Switzerland regardless of their age and state of health. The law governs which services are covered by basic insurance. Health insurance schemes cannot therefore refuse Swiss Abroad returning to Switzerland basic insurance cover, nor are they permitted to impose any restrictions (e.g. due to existing illnesses). The health insurance policy must be concluded within three months of taking up residency in Switzerland. It is taken out with retrospective effect to the date when residency began. Certain people are exempt from the obligation to take out insurance in Switzerland. These include pensioners who draw a pension from an EU country but not a Swiss pension as well as those residing in Switzerland for educational reasons and who have the same insurance cover as that provided by basic Swiss insurance.

Health insurance is taken out individually for each family member (adults and children). All insured persons pay a premium which can vary depending upon the health insurance scheme, but the basic insurance services are the same for everyone. It is therefore worth comparing premiums. Savings on premiums can also be made on various insurance models. The Federal Office of Public Health (FOPH) provides a comparison of premiums online: [www.priminfo.ch](http://www.priminfo.ch).

Anyone requiring insurance cover that goes beyond the basic insurance services (e.g. inclusion of alternative medicine, private or semi-private room during a stay in hospital, etc.) can take out supplementary insurance. However, these are private insurance policies, which means that the health insurance schemes can refuse to insure particular persons or apply restrictions excluding certain services.

Further information can be found on the FOPH's website:

[www.bag.admin.ch](http://www.bag.admin.ch) -> Topics -> Health insurance

LEGAL DEPARTMENT OF THE OSA

## Studying in Switzerland with foreign qualifications

*The university-entry qualifications of different countries are not equivalent. The reason is that every country has a different education system and contrasting academic curricula.*

To study at a university or university of applied sciences in Switzerland, candidates require a university-entry qualification recognised by the Swiss confederation or an equivalent foreign qualification. Special conditions apply to admission to medical degrees as places are restricted.

Young Swiss Abroad who would like to study in Switzerland should find out about the exact admission requirements at the earliest possible opportunity. This helps to avoid disappointment. The conditions vary greatly depending upon the country of origin. Sometimes additional examinations are required, for example, or even a university degree in the country of origin.

The Rectors' Conference of the Swiss Universities draws up guidelines for each individual country and its university-entry qualifications. Detailed information can be found on the website of [www.swissuniversities.ch](http://www.swissuniversities.ch). There is no central admissions system in Switzerland. Applications are therefore always made to the university as it decides autonomously on admissions.

Of the 17 Swiss schools abroad, those in Bangkok, Barcelona, Bogotá, Madrid, Milan, Rome and Santiago de Chile provide the opportunity to obtain a university-entry qualification recognised by the Swiss confederation. The Swiss schools in Curitiba, Lima, Mexico and Sao Paulo offer the International Baccalaureate (IB). However, admission to a Swiss university with an IB qualification is subject to conditions. A specific score has to be achieved and a higher level

qualification is required for some disciplines. Exact details can also be found on the website of [www.swissuniversities.ch](http://www.swissuniversities.ch).

Anyone wishing to study at a university of applied sciences in Switzerland should contact the institution concerned. The Swiss Federal Vocational Baccalaureate enables direct access to universities of applied sciences which focus more on application-oriented fields and professional qualifications than traditional universities. Applicants may also be admitted with a grammar school-type university-entry qualification or a foreign school-leaving qualification under certain conditions (e.g. internship).

Further information on the Swiss schools abroad and education in Switzerland is available at [www.educationsuisse.ch](http://www.educationsuisse.ch) or directly from educationuisse members of staff.

RUTH VON GUNTEN,

HEAD OF THE EDUCATION IN SWITZERLAND

DEPARTMENT

*Admission information:*

[www.swissuniversities.ch/de/services/zulassung-zur-universitaet/laender](http://www.swissuniversities.ch/de/services/zulassung-zur-universitaet/laender)

*Admission with IB qualification*

[www.swissuniversities.ch/de/services/zulassung-zur-universitaet/baccalaureat-international](http://www.swissuniversities.ch/de/services/zulassung-zur-universitaet/baccalaureat-international)

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## Offers for young people

OSA provides young Swiss people abroad with a wide range of opportunities for visiting Switzerland. We have reserved camp accommodation, found host families and put together educational programmes for those eager to learn. What is particularly exciting about OSA's projects for young people is the personal contact with youngsters with Swiss heritage but who live all over the world.

### The offers for the coming winter

#### New Year's camp in Sedrun from 26 December 2015 to 3 January 2016

ALLEGRA Sedrun. The traditional winter camp in Sedrun will also take place this year. The ski resort in the mountains of Grisons provides the opportunity to discover the Swiss mountains and one of Switzerland's greatest ski areas. OSA's trained skiing and snowboarding instructors will demonstrate the latest techniques over 10 days and ensure an unforgettable experience in the splendid snowy surroundings. A highly enjoyable fringe programme is also being organised this year. Hiking in the snow, indoor sports, visits to the swimming pool, evening workshops and a New Year's party will ensure relaxation and entertainment.

#### Language course in Berne from 4 to 15 January 2016

You speak German but would like to improve your knowledge of it? Or perhaps you do not speak any German at all and would like to learn the language of your forefathers? Our German course in Berne is ideal in both cases. We offer you a combination of holiday and educational experience. In the morning you attend German lessons with other young Swiss Abroad. During the afternoon you can enjoy an extremely diverse fringe programme in-

cluding city visits, museum trips, a toboggan run, bathing fun at the thermal spa and much more besides. You stay with a host family and learn more about Swiss culture.

#### Easter camp in Valais (19.03. – 27.03.2016)

The Easter camp takes us to the Valais Alps. The mountain landscape in the Saas Grund/Hohsaas ski region is world-famous and offers a wide range of experiences. An adrenaline kick on the

## Free participation in young people's ski camp!

600 children aged between 13 and 14 will enjoy a winter sports week free of charge from 2 to 9 January 2016 in Lenk in the Bernese Oberland. The 600 draw winners will also include 75 Swiss Abroad this year.

600 girls and boys aged 13 and 14 will travel to Lenk in Simmental by special train on 2 January 2016. The ski camp for young people is taking place once again. For the 75th time, Swiss-Ski (the Swiss skiing association) and its partners are sending out invitations to Switzerland's biggest winter sports camp. To mark the 75th anniversary, 75 places will be awarded to Swiss children abroad in the prize draw. Anyone born in 2001 or 2002 can register for the draw by completing the form on our website. The registration deadline is 15 September 2015. Anyone wishing to take part in the ski camp for young people (Juskila) should be able to speak at least one of Switzerland's three national languages (German, French or Italian). The camp places are being awarded through a prize draw, and the winners will attend the camp which includes winter sports lessons, food and accommodation. Parents are responsible for organising and funding the outbound and return journeys. The 75 Swiss Abroad who have won a place will be announced at the end of September.

Registration: [www.sjas.ch](http://www.sjas.ch) > camps

Send the form and a copy of the Swiss passport of one parent or the child by 15 September 2015 (date of receipt) to: Foundation for Young Swiss Abroad (FYSA), Alpenstrasse 26, 3006 Berne, SWITZERLAND

### Information:

Foundation for Young Swiss Abroad (FYSA)

Tel. +41 31 356 61 16, fax +41 31 356 61 01,

email: [info@sjas.ch](mailto:info@sjas.ch), [www.sjas.ch](http://www.sjas.ch)



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