

Welcome to Switzerland.

Everything you need to relocate to
Switzerland

Info &
checklist



«Grüezi» and welcome to Switzerland

Find out all you need to know about living in Switzerland. This guide presents a summary of the key points, and the practical checklist makes it easier for you to organize your move.

The health and accident insurance system in Switzerland

Health insurance

Everyone residing in Switzerland for more than three months is required to take out mandatory health care insurance. Each policyholder is free to choose a company that offers mandatory health care insurance and there are no exclusions to cover or qualifying periods.

In Switzerland, health care insurance is mandatory, and it protects you from day one.

Premiums and deductibles

Basic insurance premiums are the same for men and women, while reduced premiums apply to children and teenagers. In Switzerland, patients are obliged to cover a proportion of the costs. A difference is made between fixed cost sharing (annual deductible) and a percentage share in costs (percentage-based deductible).

Accident insurance

The mandatory health care insurance (obligatorische Krankenpflegeversicherung, OKP) also provides all policyholders with accident cover. By law, employees who spend at least 8 hours a week working for the same employer are automatically insured against occupational and non-occupational accidents through their employer. In such cases, accident cover can be excluded from the basic insurance, leading to a reduction in premiums.

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The basic health insurance

Mandatory health care insurance

The mandatory health care insurance (basic insurance) includes cover for illness, accident and maternity and for basic outpatient and inpatient care.

Insurance models

In addition to mandatory health care insurance with free choice of physician, you can also choose between various alternative insurance models, benefiting from premium reductions:

Primary care physician model		>	 Primary care physician	> Hospital > Other specialists
HMO (group practices)		>	 Group practice	> Hospital > Other specialists
Telemedicine model		>	 Medical advice center	> Primary care physician > Hospital > Other specialists

The supplementary health insurances

Individual benefits

Take advantage of supplementary insurances to obtain additional services which are covered only partially by the obligatory health care insurance, or not at all.

Hospitalisation insurance

In addition to mandatory health care insurance, which gives you a coverage for the general ward class, you can get a coverage for a better hospitalisation class: Semi-private or private.

Household contents and personal liability insurance

Household contents insurance

The household contents insurance insures your property, such as your furniture, TV, computers and other personal objects, against the risk of fire, theft, and water damage.

Personal liability insurance

The personal liability insurance provides protection for the financial consequences related to liability issues arising on a day-to-day basis, in leisure time, or as a tenant or proprietor. Insurance is available for individuals and families.

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Checklist

Things to do when you relocate

Registration

- Register with the municipality within 8 days of relocation to Switzerland
- Request a residence permit and/or a work permit if you are staying more than 3 months

To do this, contact your local municipality's residents' registration office. You can find all the information and contact partners at sem.admin.ch.

Health insurance

Take out mandatory health insurance within 3 months of relocating to Switzerland.

Ask, by doing the registration at the municipality, for the form «**Meldebescheinigung**» which is necessary to activate the mandatory health insurance.

Customs regulations

When you relocate to Switzerland, you are entitled to bring household goods, any collections, animals and your vehicle with you free of customs duty. This is conditional upon your having used said objects imported by you personally for at least 6 months prior to your relocation to Switzerland, and on your stated intention to continue to use them after your move.

Motor vehicles

Consult your cantonal road traffic office to find out how to register a motor vehicle and for all other formalities. You can find all the addresses and information at asa.ch.

- Alter your driver's license at the latest within 12 months of entering the country
- Register your vehicle within the following time limits: 1 month if you import a new vehicle, 12 months in the case of a used vehicle
- Contact us to manage the Swiss car insurance (mandatory) before you register the vehicle

Bank account

You can find valuable information about banking and all Swiss financial institutions on the website schweizer-banken.info. Have the following documents to hand if you want to open an account:

- Valid means of identification
- Residence permit or residence certificate
- Employment contract, if available

Post and telecommunications

- Before you relocation to Switzerland, inform your local post office and make arrangements to have your mail forwarded
- Apply for a landline phone connection and/or an Internet connection for your new home
- Contact the Swiss collection agency for the radio and television fee: serafe.ch



More information
www.atg-business.ch

Contact us to receive additional advice in person.

ATG Business AG | Widnauerstrasse 6 | CH-9435 Heerbrugg

Tel. +41 71 740 94 80 | www.atg-business.ch | info@atg-business.ch

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