



<b>Form</b>  <b>Z</b>	<b>Confirmation for the exemption from the health insurance obligation for people obligatorily insured abroad</b>  (Article 2 Paragraph 5 of the Federal Health Insurance Ordinance, KVV)
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**Art. 2 Paragraph 5 KVV states:**

«Upon application, employees deployed to work in Switzerland excepted from the obligation to contribute to the Swiss AHV/IV (Old Age Pension, Survivors and Invalidity Insurance) on the basis of an international agreement on social security are exempted from the health insurance obligation (...) if their employer undertakes to ensure that, for the entire validity period of the exemption, at least the benefits pursuant to KVG (Health Insurance Act) are insured in case of medical treatment in Switzerland.»

<b>A</b>	<b>Employee</b>
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Last name \_\_\_\_\_ First name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Residential address in Switzerland \_\_\_\_\_

Telephone number \_\_\_\_\_ e-mail \_\_\_\_\_ @ \_\_\_\_\_

Employer \_\_\_\_\_

Duration of the assignment: from \_\_\_\_\_ to \_\_\_\_\_

Residence permit  B  C  G  L  andere \_\_\_\_\_

→ join copy!

**Accompanying family members:**

Last name	First name	Date of Birth	Degree of Relationship	Sex
_____	_____	_____	_____	<input type="checkbox"/> f <input type="checkbox"/> m
_____	_____	_____	_____	<input type="checkbox"/> f <input type="checkbox"/> m
_____	_____	_____	_____	<input type="checkbox"/> f <input type="checkbox"/> m

<b>B</b>	<b>Employer</b>
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The undersigned employer hereby confirms that the above-named employee is deployed to work in Switzerland and, pursuant to a bilateral agreement on social security, is therefore exempted from the obligation to contribute to Swiss social security (AHV/IV) and, with regard to the Swiss Federal Law on Health Insurance (KVG) with all its associated directives (Art. 25 to Art. 31 KVG), has from (dd.mm.yyyy) \_\_\_\_\_ to \_\_\_\_\_ insurance coverage which is at least equivalent to that required under KVG. Furthermore, the undersigned undertakes to see to it that the above-named person(s) is/are insured for medical care in Switzerland for at least the benefits under KVG including all associated directives for the entire validity period of the exemption.

This acknowledgment by the employer as well as the resulting exemption from the insurance obligation in Switzerland shall be final and cannot be revoked, neither by the employer nor the employee.

<b>Swiss Federal Act on Health Insurance (KVG)</b>	<b>Status as of 01.01.2015</b>
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**Art. 25 General benefits in the event of illness**

<sup>1</sup> Compulsory health insurance covers the costs of diagnosing and treating an illness and its consequences.

<sup>2</sup> General benefits cover:

- a. examinations and treatments received as an out-patient, as an in-patient or in a nursing home, as well as the nursing services provided in a hospital by:
  1. doctors,
  2. chiropractors,

- 3. persons providing services prescribed or ordered by a doctor or a chiropractor;
- b. analyses, medicines, and equipment for examinations or treatment prescribed by doctors and, subject to the requirements determined by the Federal Council, by chiropractors;
- c. a contribution to the costs of spa treatments prescribed by a doctor;
- d. medical rehabilitation measures carried out or prescribed by a doctor;
- e. a stay in the general ward of a hospital;
- f. ...
- f<sup>bis</sup> a stay in a birth centre for the purpose of childbirth (Art. 29);
- g. a contribution towards medically required transport costs and the costs of rescue;
- h. the services of pharmacists in dispensing the medicine prescribed in accordance with letter b.

**Art. 25a Nursing services in the event of illness**

<sup>1</sup> Under compulsory healthcare insurance, a contribution is made to nursing services that are provided on the instructions of a doctor as an out-patient and where there is a clear need for nursing care on an outpatient basis, in day or night structures, or in a nursing home.

<sup>2</sup> Acute and transitional care services that prove necessary following discharge from hospital and which are prescribed by a doctor in hospital are paid for by the compulsory healthcare insurance and by the insured's canton of residence for a maximum period of two weeks in accordance with the hospital funding regulations (Art. 49a Payment for in-patient services). Insurers and service providers shall agree on flat rate fees.

<sup>3</sup> The Federal Council shall designate the nursing services and regulate the procedure for ascertaining the need.

<sup>4</sup> The Federal Council shall specify the contributions in francs and differentiate them based on the level of care required. The decisive factor is the cost according to the need for care of nursing services provided with the required quality and efficiency at a reasonable cost. Nursing services shall be subject to quality control. The Federal Council shall specify the procedures.

<sup>5</sup> In relation to nursing costs not covered by social insurances, a maximum of 20 per cent of the maximum care contribution fixed by the Federal Council may be passed on to the insured. The cantons shall regulate the payment of the remainder of the costs.

**Art. 26 Prophylactic medicine**

Compulsory healthcare insurance covers the costs of certain examinations aimed at the early detection of disease and the costs of prophylactic measures for the benefit of insured persons who are especially at risk. The examinations or prophylactic measures must be carried out or prescribed by a doctor.

**Art. 27 Congenital defects**

In the case of congenital defects that are not covered by invalidity insurance, compulsory healthcare insurance covers the costs of the same services as in the case of illness.

**Art. 28 Accidents**

In the case of accidents in terms of Article 1 paragraph 2 letter b, compulsory healthcare insurance covers the costs of the same services as in the case of illness.

**Art. 29 Maternity**

<sup>1</sup> In addition to the costs of the same services as in the case of illness, compulsory healthcare insurance covers the costs of the services specifically required in maternity cases.

<sup>2</sup> These services include:

- a. the check-ups carried out by doctors or midwives or prescribed by doctors during and after pregnancy;
- b. delivery at home, in a hospital or a birth centre as well as obstetrics services provided by doctors or midwives;
- c. the required advice on breast-feeding;
- d. the care and stay of a healthy new-born child for as long as it stays with its mother in hospital.

**Art. 30 Lawful termination of pregnancy**

In the case of a lawful termination of pregnancy in accordance with Article 119 of the Swiss Criminal Code, compulsory healthcare insurance covers the costs of same services as in the case of illness.

**Art. 31 Dental treatment**

<sup>1</sup> Compulsory healthcare insurance covers the costs of dental treatment where:

- a. it is caused by a serious and unavoidable disease of the masticatory system; or
- b. it is caused by any other serious illness or its after-effects; or
- c. it is required in order to treat a serious illness or its after-effects.

<sup>2</sup> It also covers the costs of the treatment of injuries to the masticatory systems caused by an accident in terms of Article 1 paragraph 2 letter b (accident not covered by accident insurance).

Place, date:

Employer's signature and stamp:

Full address of the Employer (if not clear from stamp)