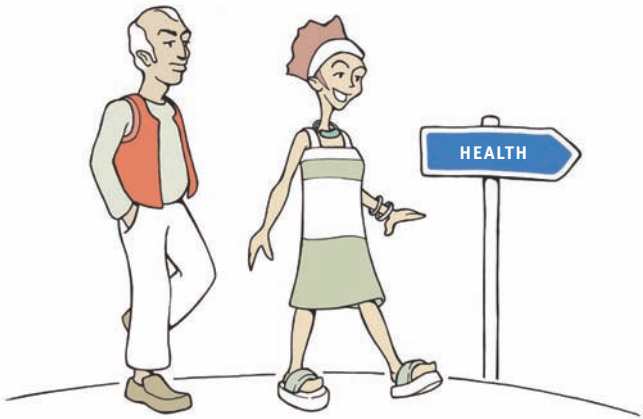


# Health Guide

SWITZERLAND



This Health Guide helps people living in Switzerland – and above all immigrants – to understand how to use the Swiss health-care system. It contains information about medical care and explains important laws and regulations, such as health and disability insurance.

**NEW**  
2nd revised  
edition

## **Colophon**

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## **Background to the Health Guide**

The Swiss health-care system is a complicated and multi-faceted affair. Immigrants in particular find it very difficult to understand. The Federal Office of Public Health, the Swiss Red Cross and Caritas Switzerland felt that there was an urgent need for a guidebook to explain how the system works and decided to join forces to publish a handy booklet of advice.

First of all the content was defined in a series of group discussions involving both specialists and potential users. The first draft was presented to a broad circle of specialists in the immigration and health-care sectors to check the content for accuracy and see whether the texts were thoroughly understandable. Finally, the Health Guide was submitted to an editor and sent for translation. At this point we would like to thank all those who have contributed to the creation of the Health Guide.

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### **Preface to the new 2005 edition**

Five years after the first Health Guide to Switzerland was published and with more than 200,000 copies distributed, we are extremely pleased that this “success story” can be continued. The second, revised edition of the Health Guide to Switzerland has been updated and the design has been made more appealing. Its structure remains unchanged; however, the information has been revised and some new topics added.

We hope that this new edition will provide a summary of the Swiss health-care system that is even more comprehensive and easier to understand.

We thank all of those who took part in revising this Health Guide. We feel sure that the Health Guide to Switzerland will continue to serve its educational

purpose in helping readers to understand the Swiss health-care system and providing them with a wealth of useful information.



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## **Preface**

Where must I go if I feel unwell? Is medical treatment free or must I pay for it? What should I do if I have an accident? Do I have a right to free dental check-ups? These and other questions can crop up at any time if we do not feel well.

This Health Guide is intended to help people living in Switzerland to find their way around the Swiss health-care system. It provides information about medical treatment and explains important laws and regulations such as those dealing with health and disability insurance. In this new edition we have updated the contents and address list and added some new chapters (e.g. looking after your health).

It is not easy to understand the Swiss health-care system. Immigrants, in particular, who are familiar with another type of system, often know too little about the Swiss system. As a result, their health is often not as good as the health of comparable sectors of the Swiss population.

This should not happen. The World Health Organization (WHO) demands equal health opportunities for all and we wish to comply with this principle. Good health is one of the greatest human needs. Everyone should know where they need to go when they have health problems – no matter where they are from and no matter what their residence status.



But this Health Guide is not only intended for immigrants. It is also for Swiss citizens: for those who work with immigrants, but also all those who would like to know more about the Swiss health-care system.



Prof. Thomas Zeltner  
Director, Swiss Federal Office of Public Health

# 1

## How to use the Health Guide

At the beginning of this Health Guide you will find a list of the most frequently asked questions about health and illness telling you on which page you can find answers.

The most important information about health care and the Swiss laws and regulations is to be found in the text. To help you understand words which may be unfamiliar to you we have included a glossary which explains some of the terms we have used. These words are marked in the text with this symbol (→). The glossary can be found at the end of the Health Guide.

If you have any questions which have not been answered here, you can contact the competent bodies directly. A list of the most important instances, with addresses and telephone numbers can be found in the address list at the back of this book. References to these addresses in the text are marked (📖).



*How can the Health Guide help me?*

## 2

**The 20 most frequently asked questions**

- How can I stay in good health? p. 11

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- Do I have a right to an interpreter? p. 17

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- What are family doctors? p. 21

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- Why must I pay AHV/AVS and IV/AI contributions? **p. 57**

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## 3

## Important information about looking after your health

### HOW CAN I STAY IN GOOD HEALTH?

You can protect yourself from illness by taking the right precautions.

By taking appropriate precautions – what specialists call preventive medicine – we can protect our state of health. First and foremost this means for example keeping an eye on yourself and your body. There is a greater chance that illnesses can be cured if they are detected early. An example of health precautions for women is regular check-ups with a gynaecologist.

Health precautions mean that we take care of our health and make sure that we know what is unhealthy. It is helpful to eat lots of fruit and vegetables, get enough exercise, and adopt the right position when lifting heavy objects. It is best not to smoke and only drink alcohol in moderation.

### Eating and exercise

Eating healthily (📖 p. 67) and getting regular exercise are important for good health. This includes drinking plenty of liquids (roughly 1-2 litres of water per day), five portions of fruit or vegetables every day, and cereal products with every main meal. Try to eat wholemeal products and every day alternately one portion of meat, fish, eggs, cheese, or some other source of protein, in addition to milk or milk products. Only use a little oil or fat in your cooking and enjoy sweets, salty snacks and high-calorie drinks (sodas, alcoholic drinks) in moderation.

Take at least 30 minutes of vigorous exercise per day (e.g. fast walking, cycling, gardening, or housework). Too little exercise can cause back problems, excess weight and diseases of the heart, the metabolism, or the circulation.

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**Drugs and addiction**

Drugs, or narcotics (📖 p. 68), are substances that have an effect on your brain. They modify your mood, feelings, perception, and consciousness. The term narcotics covers, for example, tobacco and alcohol, pain-killers, sleeping tablets and tranquilizers, but also illegal drugs such as cannabis, cocaine, heroin, etc.

Drug-taking can lead to physical, mental, and social problems. The transition from enjoyment to habitual use and dependence is a smooth, complex process. There are various factors that influence addiction. For example, the individual personality, the social environment, societal conditions, and the addictiveness of the drug.

What can you do about drug problems in your family? Drug problems are caused by a variety of things. The addict is not the only one to suffer from the situation; all those in contact with him or her also bear the burden. Do not hesitate to seek support from outside the family. Specialists at drug-counselling centres in your region can help by providing support and guidance. Consultations are free of charge and the specialists are professionally obliged to maintain confidentiality. You can find the address of your local drug-counselling centre in the telephone directory or from your family doctor.

**SMOKING**

Smoking (📖 p. 68) damages the whole body. It can cause cancers, heart attacks, lung diseases, and blocked blood vessels. Nowadays, one-third of fatal illnesses are attributable to smoking. Passive smoking (breathing in other people's smoke) is also unhealthy for non-smokers, and most especially children. Children exposed to tobacco smoke are ill twice as often as other children – with otitis (inflammation of the middle ear), bronchitis, pneumonia, and asthma. And it also makes a difference how much you smoke. If you can manage to smoke fewer cigarettes a day you are already doing something to improve your health. You can also help yourself and the people around you by not smoking in enclosed spaces. If you would like to stop smoking, ask your doctor for advice.

Stopping smoking has great benefits for your health. Even after just one day your blood has recovered; after three months so have your lungs; one year later your blood vessels have as well. After five years without smoking your risk of cancer has dropped and your body is fully recovered.

**DRINKING**

Alcohol (📖 p. 68) can have a variety of negative effects. There are dangers directly related to regular and heavy alcohol consumption. Even a small amount of alcohol affects your concentration, the speed of your reactions, and your judgement, increasing your readiness to take risks and with it the danger of an accident. Excessive and heavy alcohol consumption damages almost every human

body organ and leads to mental and social problems. Violence in the family and outside are often connected to alcohol abuse.

If you would like to enjoy alcohol without the risks, stick to this rule of thumb. Healthy adult males should not exceed two standard glasses per day. A standard glass is the quantity of alcohol normally served in a restaurant.

Women are more affected by alcohol than men and should not drink more than one standard glass per day. You should not drink at all if you are going to drive, work, if you are on any medication, if you are ill, pregnant, or breast-feeding. If you have an alcohol problem, you can find help at an alcohol-counselling centre in your region. Consultations are free of charge and the specialists are professionally obliged to maintain confidentiality. You can find the address of your local drug-counselling centre in the telephone directory or from your family doctor.

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#### HIV-AIDS

The best way to protect yourself against →HIV-AIDS and other sexually transmitted infections (e.g. chlamydia, gonorrhoea, and hepatitis) is by using condoms. These are on sale in all supermarkets, pharmacies, and drug-stores. If you have any questions, you can refer to the cantonal AIDS help centre (📖 p. 69) or your family doctor.

If you are afraid you have been infected by HIV, consult your family doctor or an AIDS help centre. They will help you to decide whether you need to be tested or not. You can also ask to be tested anonymously at a test centre.



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**Vaccinations**

→ Vaccinations are also part of maintaining good health as they can help to prevent various infectious diseases. The Swiss Federal Office of Public Health recommends vaccinations against diphtheria, tetanus (lockjaw), whooping cough, polio, meningitis and obstructive laryngitis (caused by *Haemophilus influenzae*), measles, mumps, German measles, and hepatitis B (📖 p. 69). Other vaccinations may be necessary, for example if you are planning a trip abroad. You can always have booster jabs if your vaccinations are no longer effective.

In Switzerland vaccinations are most often administered by paediatricians or family doctors. If you have any questions about vaccinations you should consult your doctor.

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**Mental health**

A zest for life and good morale are integral parts of good mental health. Well-functioning relations within the family, at work, in our leisure activities, or at school are also beneficial for our well-being. The World Health Organization (WHO) defines good health as “a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity”. Social and emotional aspects of health are just as important as physical aspects in a person’s life.

Mental disease is among the most common form of illness in general. One person in three will be affected by it at least once in their lifetime. Many people manage to cope by themselves in these situations. However, one person in ten must receive treatment in a psychiatric hospital. Switzerland has a well-developed care system for treating mental problems. If you need help (📖 p. 69) consult your family doctor who will be able to arrange for suitable treatment for you or if necessary prescribe medicines for you.

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**Rights and duties  
of patients**

If you are ill, you have the right to have a say in your medical treatment ( p. 69).

After examining you the doctor must tell you the →diagnosis, the intended treatment, other possible treatments and any risks involved in treating your illness. This is the only way you can have your say in the treatment you receive. It is important for you to ask questions so that you understand everything completely. It is equally important for the doctor to understand what you say and what you are asking.

Doctors are under a vow of secrecy, the so-called professional oath of confidentiality. They must treat any information they receive as confidential. Nothing doctors find out while acting in a professional capacity can be passed on to other people without your consent.

If you fall ill and need medical assistance, you are expected to cooperate with the doctors and follow their instructions.

## Intercultural interpreters

It is only possible to provide appropriate treatment for illness if you understand the doctors, nurses, social workers or other caregivers and are understood by them. However, in the doctor's surgery, at the hospital, the social services or in other places, communication is often hindered by the language barrier or linguistic misunderstandings.

Misunderstanding can be avoided if an →intercultural interpreter (📖 p. 69) is there to help you communicate. An interpreter should have appropriate training. Experience has shown that it is better if the interpreter is not someone from the patient's own family. Family members or friends do not have the right training and are emotionally involved which can lead to mistranslations. Only under exceptional circumstances – such as in an →emergency – should children, relatives or hospital staff be used as translators.

### DO I HAVE A RIGHT TO AN INTERPRETER?

No, in Switzerland you do not have a right to an interpreter.



*Interpreting*

As foreign patients do not (yet) have the right to have an interpreter, you yourself may need to arrange for someone to translate for you. There are several agencies, which can provide good interpreters (📖 p. 69). Many larger hospitals in Switzerland have their own interpreters.

Interpreters' fees in Switzerland are not (yet) standardized. You should ask about prices and conditions before the consultation.

## 4

**Medical care**

In Switzerland medical treatment can be obtained as an outpatient or an inpatient. As an inpatient, you are examined and receive treatment or therapy while staying in a hospital, clinic or a home. When care is given by doctors or nursing staff and the patient is allowed to go home after the consultation it is known as outpatient care. All the facilities that patients visit first in the case of illness for advice and treatment are outpatient facilities. In Switzerland you can only receive treatment as an inpatient if you are referred by a doctor.

**PSYCHOSOCIAL COUNSELLING CENTRES**

In addition to medical care, Switzerland has many counselling centres you can go to if you, a member of your family, or a friend need help and support in times of crisis (e.g. in the event of personal, family, financial problems, etc.). There are, for example, drug counselling centres, debt advisory centres, parenting centres, family counselling centres, women's advice centres, and so on. The staff in these centres are generally qualified (social workers, psychologists, etc.). They are also professionally obliged to maintain confidentiality. Consultations are free of charge. Your family doctor can help you find a suitable counselling centre near you. Many of the centres in Switzerland can be reached by telephone or via the Internet (📖 p. 70).

**MEDICAL SPECIALISTS**

After their degree in medicine, almost all doctors train in a specific specialized area of medicine. For example, they may train to become general practitioners (GP), surgeons, gynaecologists, and so on. The training to become a GP, any other type of specialist or a hospital doctor is of equal value and is

supervised by the Swiss Medical Association (→FMH).

<b>IMPORTANT SPECIALISTS</b>	
<i>General practitioner</i>	Care and treatment of illnesses affecting all parts of the body. General practitioners generally work as family doctors and refer patients to other doctors as necessary.
<i>Internist (specialist in internal medicine)</i>	Care and treatment of illnesses affecting all parts of the body (general practitioners, general internists). There are also specialist internists, e.g. for respiratory organs (pneumology), heart and the circulation of the blood (cardiology), or the stomach and intestines (gastroenterology).
<i>Paediatrician</i>	Treatment of physical and psychosomatic illnesses in children up to adulthood (18 years old).
<i>Gynaecologist</i>	Preventive examinations, treatment of women's illnesses, help with pregnancies.
<i>Surgeon</i>	Surgeons perform operations in the case of illness or accident.
<i>Psychiatrist</i>	Treatment of mental illnesses.

**WHAT IS A GP (FAMILY DOCTOR)?**

The general practitioner (GP) is the first person you should consult in the case of illness.

If you fall ill in Switzerland, you should as a general rule first contact your family doctor. Family doctors are responsible for →primary health care. They provide initial treatment and if necessary refer patients to specialists for further treatment, for example to a specialist doctor.

***Exception***

In the reception- and transit centres for asylum-seekers, you should first contact the caregivers if you fall ill. Normally the centres have their own consultant doctors who are responsible for providing patients with treatment in the first instance and if necessary refer them to a specialist.

Family doctors are often specialists in general medicine, internists or paediatricians (see p. 20). Special treatment, i.e. examinations or treatment for a specific part of the body (for example, the heart and blood circulation), is provided by specialists in that particular field. You would normally be referred to these doctors by your general practitioner, though you may consult any specialist directly. However, this is only the case if your basic insurance coverage does not place any restrictions on consulting specialists (see p. 49 ff.).

**PRIMARY HEALTH CARE***Family doctors*

- e.g. specialist in general medicine
- e.g. specialist for internal medicine
- e.g. specialist in children's illnesses
- etc.

**SPECIAL TREATMENT***All specialists for a particular area*

- e.g. heart and circulation (cardiology)
- e.g. stomach and intestines (gastroenterology)
- e.g. skin (dermatology)
- e.g. eyes (ophthalmology)
- e.g. ears, nose and throat  
(otorhinolaryngology)

An →appointment with the doctor must be booked in advance by telephone. It is important that you first describe your illness to the doctor's receptionist over the phone (since when have you been ill, what symptoms do you have?). If you intend to bring an →interpreter with you, or if you need one, you should tell the receptionist when you make your appointment. Please be in time for your appointment and tell the receptionist you have arrived. She will show you to the waiting room.

If anything prevents you from keeping an appointment, you should cancel it 24 hours in advance.



**WHY DO I HAVE TO WAIT TO SEE THE DOCTOR EVEN IF I HAVE AN APPOINTMENT?**

It can happen that an →appointment takes longer than planned. This then means the other patients have to wait. In an →emergency you can book an appointment with the doctor within a few hours: the emergency patient will be treated between other patients' appointments. This enables patients to be treated quickly but can also cause other patients to wait. So you may have to wait a long time for your appointment, especially later in the day. Normally, the →doctor's receptionist knows roughly how long you will have to wait, so it possible to ask whether you need to wait in the waiting room or whether you can use this time, for example, to go about other business.

If general practitioners know their patients well and are familiar with their medical records, it is easier for them to know what you need, what treatment is appropriate and whether you need to be referred to a specialist or a hospital. It is therefore to your advantage to always go to the same doctor when you are unwell. It is essential for you to have a good relationship with your doctor: you must be able to trust your doctor, feel comfortable with him or her and feel understood.

**CAN I CHANGE MY DOCTOR IF I DO NOT FEEL UNDERSTOOD?**

Yes, you are free to choose your doctor and you can look for a doctor you feel at ease with.

The →free choice of doctor allows you to look for a suitable doctor. Women can, for example, choose to be treated by a woman doctor, if they do not feel comfortable being examined by a man, or vice versa. However, this is only the case if your health insurance places no restrictions on your choice of doctor (see p. 48 ff.).

***Exception:***

asylum-seekers may not normally choose their doctor. Ask at your asylum centre if you would like to change doctors.

Just as you are free to choose your doctor, doctors are also free to accept new patients.



*In the waiting room*

**NATURAL REMEDIES**

In Switzerland as in other countries, people with health problems often use so-called home cures. These remedies (for example, herbal teas or compresses) are based on natural or vegetable medicines and so are gentler than pharmaceuticals.

Everyone has his or her own experience of home cures. However, it is important that you inform your doctor what home cures you have tried before your appointment. The doctor can also advise you about which remedies might help the treatment.

In addition to the home cures there are also natural curative practices and procedures which can be carried out instead of or as a complement to treatment by the doctor.

Doctors in Switzerland can undergo training for some of these curative practices (complementary medicine). These doctors (complementary medical practitioners) treat illnesses with for example →acupuncture, →homeopathy, →Chinese medicine, →anthroposophic medicine, →neuraltherapy or →phytotherapy.

From 1 July 2005 insurance companies no longer pay these treatment costs, so you will need a supplementary insurance policy. Ask your health insurance company for details (see p. 51).

**POLYCLINIC**

Another first port of call for patients is the polyclinic. It is an →outpatient facility which is generally run by a hospital. →Consultations, examinations and treatment are provided there just like in a general practitioner's surgery. You also need to book an appointment at the outpatient department. There are also specialized polyclinics

where you can receive special treatment. Some polyclinics will only give you an appointment if you are referred directly by a doctor.

The advantage of a polyclinic is that equipment and staff belonging to the hospital are available and can be reached immediately. If you are referred for an examination inside the hospital you may, however, have to wait a long time. The polyclinic is often a training facility for doctors. The staff therefore change often and long-term treatment by the same doctor is seldom possible.

#### **PHARMACY**

The pharmacy is also a first port of call for patients. Pharmacists are trained specialists for medicines. They give competent advice if you are ill. Depending on your state of health, they will give you medication or advise you to see your doctor.



*At the pharmacy*

The medication you can buy in a pharmacy is tested and officially registered. Medication that is reimbursed on the health insurance is on a special list (→special medicines list). Many medicines require a prescription and you may only buy them if your doctor prescribes them.

In Switzerland almost all medicines and painkillers are available in tablet form. Doctors therefore rarely administer injections.

It is worthwhile asking at the pharmacy for generic medicines, which are copies of the original medicines but with different brand names. They are much cheaper although they consist of the same active ingredients as the original medicines. Pharmacists are allowed to replace the originals prescribed by your doctor with the generic equivalent, unless the doctor has specifically mentioned that the original medicine must be given.

#### **EMERGENCIES**

→Emergencies are life-threatening situations which require quick action. You should go to the emergency (A&E, casualty) unit when the situation is very serious or life threatening. In all other cases you should consult your family doctor first. Most family doctors will also make house calls if the situation requires it and can also be contacted at night and at weekends in an emergency.

#### **WHAT SHOULD I DO IN AN EMERGENCY?**

Only go to an emergency unit in life-threatening situations. Always try to contact your family doctor first.

If you cannot reach your family doctor, there is usually a telephone answering machine giving information on how to contact the emergency doctor on duty. In larger towns there is also a pharmacy

open during the night. You can find out which pharmacy is open and which doctor is on duty from the →free local newspaper.

In an emergency it is important that you say exactly what has happened.

**INFORMATION TO GIVE IN AN EMERGENCY**

- Who are you?
- Where are you calling from?
- What has happened?
- What action have you already taken?

Most public hospitals have an accident and emergency department open round the clock. If you need an →ambulance, you can call the emergency medical number (☎ 144). As a general rule only patients are transported in an ambulance. This means that no accompanying persons are transported with them. Part of the cost of the ambulance must be paid for by the patient (see p. 51).

In an emergency you can consult any doctor or any hospital in Switzerland. Doctors must also treat any person in a life-threatening situation or refer them to an appropriate service.

**DENTISTS**

To keep your teeth healthy it is important that you clean them thoroughly and regularly.

**DO I HAVE A RIGHT TO FREE DENTAL CHECK-UPS?**

No, all visits to the dentist must be paid for by the patients themselves.

Usually dental repairs must be paid for by the patients themselves. Health insurance companies cover the cost of treating damage to the teeth and jaws only when these have been caused by physical illness or an accident. The removal of wisdom teeth is also rarely covered by health insurance. There is no right to free dental check-ups. However, health insurance companies do offer supplementary coverage (see p. 51) which covers some of the cost of dental treatment.



*At the dentist's*

**Note**

Asylum-seekers, temporary refugees and persons in need of protection asking for dental treatment must be able to present a written confirmation (credit voucher) which guarantees that the cost of treatment will be covered. This can be requested from the competent centre looking after you. In an →emergency, dentists can provide pain-relieving treatment without a credit voucher.

**PSYCHIATRISTS AND PSYCHIATRIC TREATMENT**

Psychiatrists and psychologists can help you if you are in a difficult personal or family situation, if you are suffering from chronic pain or constant insomnia. They can also help in cases of acute or regular anxiety attacks or continuous and debilitating sadness.

**WHO CAN I TURN TO FOR HELP IF I AM IN A DIFFICULT SITUATION, IF I AM ANXIOUS OR SAD, AND CAN NO LONGER COPE?**

Psychiatrists or psychologists can help you to cope with your problems.

All these conditions hinder you in your everyday life. Psychiatrists or psychologists discuss the situation with you and try to find new or other ways to help you. There are individual psychiatric and psychological treatments but also therapies for families, couples or groups.

Psychiatrists are specialized doctors who have undergone additional training in psychiatry and psychotherapy. Practising psychologists have studied psychology followed by training in psychotherapy. Psychologists are not doctors and therefore cannot prescribe medication.

It is possible to undergo psychotherapy with a psychiatrist or a psychologist. However, usually



therapy will only be covered by basic health insurance (see p. 49) if it is given by a psychiatrist. There is, however, the possibility to take out an additional insurance policy (see p. 51) which covers non-medical psychotherapy. If the therapy with a psychologist has been prescribed by a doctor, part of the cost is usually covered by the medical insurance.

If a person needs intensive protection, e.g. because they might harm themselves or others, they might need to be admitted into a →psychiatric clinic. Under exceptional circumstances admissions to psychiatric clinics are also possible against the patient's will. In the case of forced admission to a clinic (→forced internment), the doctors in attendance must thoroughly inform patients and their relatives of their rights, both orally and in writing. When patients are discharged, →outpatient treatment is sought, in order to continue discussing the problems and search for solutions.

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**Inpatient care****AT THE HOSPITAL**

Patients are admitted to a hospital by family doctors or other specialists. The reasons for admission to a hospital can for example be: for detailed examinations and diagnoses, observation, an operation or therapy.

**IF I AM ILL CAN I GO STRAIGHT TO THE HOSPITAL OR MUST I BE REFERRED BY MY DOCTOR?**

No, you must be referred to the hospital by the doctor attending you.

On the day you are due to enter hospital, you should go to Admissions at the agreed time. There you will be asked important information about yourself. After admission you will be expected on your ward. You will be allocated a room according to the type of insurance coverage you have (see p. 49). Wards are separated into three sections: general (rooms with several patients), semi-private (with two patients), and private (one patient). It is possible to change sections, if you cover the additional costs yourself. There may be slight differences in the quality of medical care and nursing, depending on the type of insurance coverage and hospital. A doctor is in charge of every ward. In addition to this, a hospital employs various other specialists who are called in when necessary. It is therefore possible that a number of doctors treat you during your stay in hospital.

Most of the care you receive in hospital is provided by the nursing staff. The ward nurses and doctors work in close cooperation. They regularly exchange their observations. This means that you as a patient are guaranteed good care from the doctors and nurses. Regular consultations and cooperation from patients and their relatives are also important. Nurses, like doctors, are bound by duty to maintain confidentiality (see p. 16).

Larger university and cantonal hospitals employ a broader range of specialists than smaller hospitals. Patients in regional hospitals are therefore transferred to larger hospitals or specialized clinics if they need to be given special treatment or if they develop complications. Younger patients are placed in special children's wards or separate children's hospitals.

#### HOSPITAL VISITS

##### **AM I ALLOWED TO VISIT MY SICK RELATIVES AND FRIENDS IN HOSPITAL?**

Yes, you may visit them in the ward during visiting hours.



#### *Visiting time*

Patients can receive visitors in all hospitals. However, visitors must not disturb the other patients or hinder the running of the hospital. This is why there are special visiting hours, which you can find out by asking at the hospital. Many hospitals have brochures giving the most important information and describing the services the hospital provides.

Visitors must be in good health (no colds or fever, no infectious skin diseases), so that they do not put the patients at risk. Some wards have special hygiene regulations. In such cases, visitors might be asked, for example, to wash and disinfect their hands or wear a face mask and protective clothing. These preventive measures can also help protect visitors from contagious illnesses.

#### **HOSPITAL MEALS**

During your stay in hospital you will eat in the ward. The meals you are given are adapted to your state of health and special →dietary requirements. On request, certain eating habits (vegetarian, no pork, kosher, etc.) can be taken into account. It is important that you inform the nursing staff if you have any special requirements.

#### **DO PATIENTS' RELATIVES HAVE TO BRING THEM FOOD IN HOSPITAL?**

No, all meals are provided by the hospital.

On the other hand, relatives do not receive meals, even if they spend a lot of time at the patient's bedside. However, every hospital has a restaurant or cafeteria open to the public.

#### **OPERATIONS**

Any operation carries a certain risk for the patient. For this reason it is clarified beforehand whether there are any other appropriate treatments and whether the patient's general state of health allows


the operation to be carried out. If you are due to have an operation you will have everything thoroughly explained to you by the doctor in charge and the nursing staff. Anaesthetists will also explain to you about the type of →anaesthetic, its preparation, and possible side-effects. You will then be taken into the operating theatre. During the operation you will be under constant medical supervision. After the operation you will be taken back to your ward. Patients needing extensive follow-up treatment will first be kept for a few days in →intensive care.

#### **THE HOSPITAL SOCIAL SERVICE**

Health problems requiring hospitalization are not only a burden on the person who is ill. They are often also a worry for the family. These pressures often also put a strain on the patients' work or financial situation. To help you cope with these matters almost every hospital has a social service with trained →social workers who can give patients advice and support. They know a lot about the possibilities for care after a stay in hospital (e.g. home nursing, convalescence). They can provide advice on family, insurance and finance-related matters. They can arrange contacts with counselling centres and the social services outside of the hospital. The hospital's social service is offered by the hospital in a similar way to the nursing and medical care. It is available to all patients and their relatives and is free of charge. The social workers in the hospital's social service are bound by confidentiality (see p. 16).

### House calls and follow-up care

#### SPITEX

In addition to →outpatient and →inpatient care, Switzerland also has an external nursing service (known as Spitex  p. 71). This comprises support and care for patients in their own home.

#### WHO CAN I TURN TO FOR HELP WITH THE HOUSEWORK OR IF I NEED CARE AT HOME?

In such cases Spitex can help you.

Spitex services can be applied for in the event of illness, accident, →convalescence, pregnancy complications or just after giving birth. Spitex also provides support for those looking after a sick relative. It also provides additional services such as meals-on-wheels and driver service or the rental of medical devices such as crutches, inhalators, or wheelchairs.



*Care at home*

Spitex comprises the following sectors: care (diagnosis and advice, help in personal hygiene or in carrying out everyday tasks, administering medicines, and caring for wounds) and household tasks (help with the shopping, the housework, washing, cooking). Spitex services are paid for by the health insurance if they have been prescribed by a doctor. For housework, the rates are set according to the patient's income and general financial situation. It is possible to apply for supplementary coverage from your health insurance company for such cases (see p. 51).

Spitex services are organized regionally. You can find out more about Spitex in your region from your commune.

#### **REHABILITATION AND THERAPY**

Sometimes after an operation, illness or an injury, follow-up treatment is needed so that the patient can rest completely and become independent again (→rehabilitation). This follow-up treatment takes the form of special therapy (e.g. physiotherapy, ergotherapy) which is prescribed by the doctor in attendance.



*Rehabilitation*

Basic health insurance in Switzerland only provides minimal coverage for spa treatment. Insurance companies reimburse CHF 10 per day (for 21 days a year) if a spa treatment has been prescribed by a doctor and is carried out in an authorized medicinal spa (ask your insurance company for advice). Medical treatment and physiotherapy are reimbursed separately.

Rehabilitation therapy is provided by freelance physiotherapists and ergotherapists working in hospitals or in rehabilitation clinics.

Physiotherapy improves the mobility and strengthens or relaxes the muscles, in cases where physical functions are disrupted or the body is generally weak owing to a lack of exercise. Movements are learnt again and practised through training (e.g. by means of physiotherapy or respiratory therapy), or else new, less taxing movements are tried out. Physiotherapy also helps to relieve acute pain (in the back or joints) so that patients can once more move painlessly (e.g. using massage, special baths, compresses, →ultrasound).


Ergotherapy is prescribed when patients are limited in their work after an operation or because of illness or an accident. In such cases ergotherapy can help patients to become independent in their professional and everyday lives. When required ergotherapy teaches patients how to live with medical devices (e.g. prostheses).

#### **MEDICAL CARE FOR THE ELDERLY**



The branch of medicine concerned with the diagnosis and treatment of illness in old age is called geriatrics. Some hospitals have specialized geriatrics wards where older patients are cared for. It may happen that elderly people can no longer return to



their homes after a stay in hospital. Perhaps they live alone or their relatives do not have time or the opportunity to look after the patients by themselves.

In such cases, patients are admitted to a nursing or old people's home. Older people can admit themselves into a nursing or old people's home or they may also be admitted through a (hospital) social service or their relatives. It is important to look for a nursing home in good time as the number of places available is limited and many nursing homes have long waiting lists. It is also important for old people to get an idea of what their new home is going to be like. For this reason some homes organize open-door and information days at which they explain about the care they provide, the house rules and the cost. The local authorities in your commune and Curaviva (the Swiss Association of Nursing Homes,  p. 70) can provide you with appropriate addresses.

Health insurance companies only pay for the nursing care provided in a nursing or old people's home. All other expenses (accommodation, meals, etc.) must be paid by residents themselves. It is therefore important to clarify in advance how much the accommodation in a nursing or old people's home is going to cost.

For older people who live independently yet still need care and help in the home there are special old people's apartments providing outpatient care and service (Spitex  p. 71). Here too it is important to apply in good time. You can find more information from →Pro Senectute ( p. 70).

**Mother and child****GYNAECOLOGICAL CHECK-UPS**

Regular check-ups enable your gynaecologist to examine you for infections, make an early diagnosis of cancer and provide health-care counselling (for →menopause, →prevention, →family planning, etc.).

**AS A WOMAN, HOW CAN I LOOK AFTER MY HEALTH?**

Regular gynaecological check-ups enable illnesses to be diagnosed in good time.

Before examining you, the gynaecologist will first ask about your general state of health.

The doctor will ask questions about your periods (menstruation) because many illnesses in women can be noticed through disorders in the periods.

Then the examination will be carried out.

The gynaecologist will take a smear test. A cotton swab is introduced into the vagina and a few skin cells are taken from the cervix (the neck of the uterus). The lesser pelvis is palpated inside and out for sensitive spots and abnormalities. A laboratory examination of the smear enables the early diagnosis of cervical cancer, while palpation helps diagnose ovarian cancer. It is also important to examine the breasts to check that they do not contain any hard lumps.

Gynaecologists carry out medical check-ups in their surgeries. In larger towns and cities there are also gynaecological clinics associated with cantonal or university hospitals.

**PREGNANCY**

A woman's life changes radically when she becomes pregnant. But this is also a new, special time for her partner and the whole family. During the pregnancy, the health and safety of mother and child are very important. If you suspect you are pregnant, you can buy a pregnancy test from the pharmacy which you can use yourself. For a first consultation, you

should see your family doctor directly or go to the →gynaecological centre. If your pregnancy test is positive, the doctor will discuss with you important aspects of your medical history (state of health, previous pregnancies, previous illness and operations) and of the course of the present pregnancy.

#### **CHECK-UPS**

During the course of your pregnancy you will be examined at regular intervals. The purpose of these examinations is to check the pregnancy and identify any dangers for the mother and her child. During these check-ups, the mother's weight and blood-pressure are measured, the blood and urine tests are performed and gynaecological examinations carried out (examination of the uterus and the cervix). Even the baby's heartbeat and position are checked. Examinations using an →ultrasound help the gynaecologist to observe the movement and growth of the unborn child.

#### **PREPARATION FOR THE BIRTH**

In Switzerland future mothers and fathers are able to attend classes in preparation for the birth. These antenatal classes for mothers-to-be or couples cover the pregnancy itself, what you can do to prepare for the birth, and the job of the new parents.

It is recommended that you take an antenatal course between the 26th and 30th week of the pregnancy.

In some regions of Switzerland there are antenatal classes in various languages. You can find information about courses from your →gynaecological centre.

In Switzerland you can give birth at a hospital (as an inpatient or →outpatient), at a →birth centre, or in your own home. The reservation is made for you during your pregnancy by your doctor or your midwife. Most of the time you may choose where

you want to give birth and visit the hospital or birth centre in advance. You can also find out about different →birthing positions.

#### **THE BIRTH**

If you go into labour (when contractions start) or if the waters break (→amniotic sac), you should telephone the institution you have chosen for your birth and speak to the →midwife. She will discuss the situation with you. In an →emergency you can also go directly there, preferably in a taxi.

On admittance to the hospital or the →birth centre, you will meet the midwife and be taken to the delivery room at the appropriate time. Once you have been made comfortable, all the important tests will be carried out. Then a device will be used to measure the child's heartbeat and your contractions. You may choose the →birthing position.

The midwife will help you during delivery. She will also show you how to relax and will massage you to relieve the pain. Your partner, a relative or close friend can be present during the tests and also during the birth itself, if you so wish.

In a hospital a doctor will normally attend and supervise the last stages of the birth. However, if you give birth at home or in a birth centre, a doctor is not usually present and, for this reason, if there are any complications you will be transferred to a hospital.

#### **POSTNATAL CARE**

During the days following the delivery it is important for the mother to rest, both physically and emotionally. During this time the mother can keep the baby with her and whenever possible she looks after the baby herself. During this first week the mother and child will receive regular visits from the →midwife or doctor in attendance.

As a general rule the mother sees the doctor or midwife between four and six weeks after the birth for a final check-up.

A state-run maternity insurance was introduced in Switzerland in 2005. After the birth working mothers are paid 80% of their average prior salary (up to a maximum of CHF 172 per day) for a period of 14 weeks. Ask your employer for information about this.



### *Antenatal classes*

**CARING FOR YOUR BABY**

In the days following the birth, the mother will receive advice and information about breastfeeding and looking after the new-born baby. She will also be told about the check-ups it needs. Later on, the mother and father can consult a regional parental guidance centre, if they so wish. These centres offer telephone consultations, house calls and advice days on matters such as child development, feeding and childcare. In addition, women who have questions or problems related to breastfeeding can consult a breastfeeding advisor, either at a hospital or privately. Parental advisory centres do not charge for their services and health insurance policies cover three consultations with a breastfeeding advisor (see p. 50). Your communal authorities will provide you with the address of your nearest centre.

**MEDICAL CARE FOR CHILDREN**

Just as you perhaps have a family doctor, your children should have a paediatrician. These doctors carry out the necessary examinations, draw up a →vaccination plan and treat the child if it is ill. The paediatrician will tell you how often you need to have your child examined. In addition to the child's state of health, the paediatrician will also check feeding, growth and the physical, emotional and mental development of the child.

Regular appointments enable your paediatrician to quickly take the right action in the event of illness or an →emergency.

**WHAT IS A PAEDIATRICIAN?**

The paediatrician is the first person you should contact if your child falls ill.

Children are more prone to health emergencies than adults. The following signs may indicate an emergency:

**GENERAL**

- High body temperature, above 39.5°C
- Frequent vomiting and/or frequent diarrhoea
- Conspicuous loss of appetite
- Painful urination

**BREATHING**

- All types of unusual breathing difficulties such as noisy breathing (wheezing, groaning, etc.)
- Shortage of breath or difficult breathing
- Bluish-grey skin colour (lack of oxygen)

**CIRCULATION**

- Pale grey skin colour

**CONSCIOUSNESS**

- Child sleeps more than usual, can no longer be woken normally
- Listlessness, lack of responses
- Spasms or strange movements
- Unusual behaviour

If you notice any of these signs in your child, contact your paediatrician immediately. If you cannot reach the paediatrician you should follow the procedure for an emergency involving adults (see p. 27).

If your children are of school age, they will be regularly examined by the →school doctor.




*At the paediatrician's*



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**Abortions**

Since 1 October 2002 abortions (termination of pregnancy) have been legal in Switzerland. The woman can decide for herself in the first 12 weeks after conception whether she wants to terminate an unwanted pregnancy. From the 13th week it is the doctor who decides whether a pregnancy can be terminated. This is only then possible if the pregnancy poses a serious physical or mental risk for the woman. The health insurance covers the cost of the abortion.

If you think you are unintentionally pregnant, take a pregnancy test (you can buy test kits at pharmacies) and consult your gynaecologist. The decision to keep the baby or have an abortion can be worrying and give rise to many questions. You can consult a family planning and advisory centre ( p. 70) for advice and support. Consultations are free of charge and the specialists are professionally obliged to maintain confidentiality.

## 5

**Laws and regulations****Health insurance**

→Insurance coverage for illness, accident and maternity is compulsory for everyone living in Switzerland.

**WHO MUST HAVE SWISS HEALTH INSURANCE COVERAGE?**

- Everyone resident in Switzerland, regardless of nationality. This is the case for all members of the family! You have three months to take out insurance (after a birth or after moving to Switzerland).
- Foreign nationals, if they cannot prove they have equivalent health insurance coverage or if they stay longer than three months in Switzerland.
- Asylum-seekers, temporary refugees and persons in need of protection.
- Anyone without any formal right to be in the country (→sans-papiers).

**HEALTH INSURANCE COMPANIES**

There are about 90 companies providing health insurance in Switzerland. They must admit anyone for basic health coverage (see below) without limitations.

Some smaller health insurance companies only admit those living in their particular area.

Everyone is free to choose their health insurance company.

***Exception***

Asylum-seekers (N), temporary refugees (F) and persons in need of protection (S) are not free to choose their health insurance company. Medical care for these categories is handled differently from canton to canton. You can find out from your refugee centre which

insurance company you are registered with and whom you should contact in the event of illness.

If you are not satisfied with your insurance company, you can change. You can cancel your basic coverage with an excess of CHF 300 twice a year, by giving three months' advance notice (the cancellation must be sent by registered post and reach the insurance company by 31 March or 30 September). The insurance policy with your previous insurance company only terminates when a new insurance policy is taken out with another company.

#### **BASIC COVERAGE**

No matter what the insurance company, all basic insurance policies comprise the same coverage.

#### **WHAT IS COVERED BY THE BASIC INSURANCE POLICY?**

##### **→Outpatient treatment**

- Treatment by officially recognized doctors (see p. 21)

##### **→Inpatient treatment**

- Treatment including a stay in the general ward (public room) of a hospital in the canton of residence, which is on an official list of hospitals (→hospital list). (see p. 32)

##### **Medicines (pharmaceuticals)**

- Medicines and laboratory tests prescribed by a doctor, which are covered by law (→list of specialities) (see p. 26).

### *Pregnancy and delivery*

- Seven check-ups and two →ultrasound scans during the pregnancy (see p. 41).
- CHF 100 for antenatal classes (see p. 41).
- Cost of the delivery in a hospital, at home or in a →birth centre (see p. 42).
- Three breastfeeding consultations and one follow-up consultation (see p. 44).
- Abortions (see p. 47).

### *Preventive treatment*

- →Vaccinations (German measles, measles, mumps; tetanus, diphtheria; poliomyelitis) and the booster jabs.
- Eight check-ups for pre-school children (see p. 44).
- Preventive gynaecological check-ups (every three years; for women over 50 every two years) (see p. 40).

### *Rehabilitation*

- Inpatient rehabilitation (in the event of serious problems after an operation).
- Physiotherapy / ergotherapy prescribed by a doctor (see p. 37).
- CHF 10 per day for prescribed curative treatment in an officially recognized spa (max. 21 days /year) (see p. 37).

**→Emergency**

- Half of the cost of ambulance transportation is covered; however, not more than CHF 500/year (see p. 28).
- In the case of the rescue of persons in mortal danger (e.g. mountaineering accident, heart attack) half of the cost is also covered, up to CHF 5,000 / year.

***Illness abroad (only valid for temporary stays abroad)***

- In the event of an →emergency abroad all costs are covered, provided they do not amount to more than double the equivalent costs in Switzerland.

**SUPPLEMENTARY COVERAGE**


In addition to your basic insurance coverage, you can take out additional insurance policies with your health insurance company, so-called supplementary policies. These are for example insurance policies for dental treatment (see p. 29), for non-medical psychotherapy (see p. 30), for access to all hospitals in Switzerland (free choice of hospital), with coverage of costs in a semi-private or private ward in the hospital (see p. 32) or for supplementary Spitex services (see p. 36). Supplementary policies are voluntary and cost extra. You are not obliged to take out these policies with the same health insurance company which provides your basic health insurance.

As supplementary policies are not compulsory, health insurance companies can decide whom they admit and can refuse certain people on account of their state of health. It is therefore important not to cancel a supplementary policy unless you are certain that you will be admitted by another health insurance company (with written confirmation), or that you no longer need the supplementary insurance coverage. Apply to your health insurance company directly if you would like to take out a supplementary insurance policy.

**IS HEALTH CARE FREE OF CHARGE IN SWITZERLAND?**

No, you have to pay a monthly →premium and normally also pay a share of the cost when you consult a doctor.

**INSURANCE PREMIUMS**

You must pay a monthly →premium for your insurance coverage. Health insurance for children up to the age of 18 costs somewhat less. Most health insurance companies charge less for young adults (between the ages of 19 and 25). Health insurance companies do charge different premiums although the basic health insurance has the same coverage in all insurance companies. Every year the Federal Office for Social Security ( p. 71) publishes a list of the premiums charged by the health insurance companies in each region. Your health insurance company will inform you in writing whenever there is an increase in your premiums. When premiums are increased you can change your insurance company with one month's notice for the end of the month.

**ANNUAL EXCESS AND PERSONAL CONTRIBUTION**

In addition to the →premium you have to pay a share of the treatment costs. This share includes an annual excess of CHF 300. This means, that of the total amount of the invoices you receive in one year, you must pay a total of CHF 300 per year. If the invoices exceed the amount of CHF 300, you must also pay a personal contribution of 10% of the costs. However, the personal contribution cannot exceed CHF 700 per year. You therefore do not pay more than CHF 1,000 for the treatment costs per adult in any one year (CHF 300 annual excess plus a maximum of CHF 700 personal contribution), unless you have chosen a different form of insurance (see below).

*Example*

If your treatment costs (doctor, medicines, hospital, etc.) amount to CHF 1,500 in one year. Of this amount, you pay CHF 300 as the fixed annual excess plus 10% of the remaining amount (10% of CHF 1,200). In total you therefore pay CHF 420 (300 + 120). The rest, i.e. CHF 1,080, is paid by the health insurance company.

In the case of childbirth (pregnancy and delivery) you do not have to contribute to the cost of treatment.

Children do not pay an annual excess and their maximum personal contribution is CHF 350 per year, i.e. children must pay 10% of the total amount of the invoices up to a total of CHF 350 per year.

To reduce the premiums, health insurance companies offer a variety of types of insurance policies, which you are free to choose:

#### HOW CAN I SAVE MONEY ON HEALTH INSURANCE PREMIUMS?

##### *Restricted choice of doctor and HMO (health maintenance organization)*

The insured undertake, in the event of illness, to consult a predefined, recognized doctor or HMO. In return, they pay lower premiums and certain health insurance companies also waive the annual excess and personal contribution. Treatment by other doctors will only be covered by the health insurance if it has been prescribed by the family doctor or the HMO. Health insurance with restricted choice of doctor or HMO is only available from larger health insurance companies.

- A change in the type of coverage is only possible after one year, and with one month's notice for the end of a year.



*Health insurance premiums*



*Bonus insurance policy*

The bonus insurance policy works like the bonus used in car insurance. You start with a premium which is 10% higher. If you have made no claims by the following year, your premium is reduced, and so on up to a 45% reduction within five years.

- A change in the type of coverage is only possible after five years, and one month's notice for the end of a year.

*Increased annual excess*

Some health insurance companies offer higher annual excesses. And for children the annual excess can also be chosen. The higher your fixed annual excess, the lower your premium (the highest annual excess for adults is CHF 2,500 and for children CHF 600).


- Changes to the type of coverage are only possible after one year, and with one month's notice for the end of a year.

**PREMIUM REDUCTIONS**

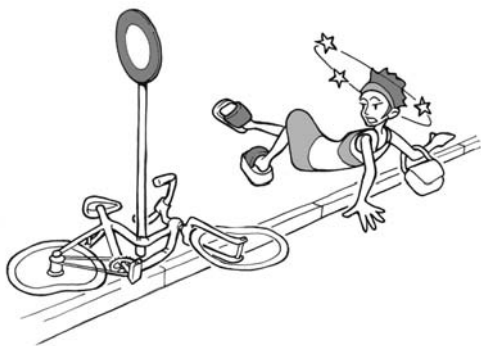
If you are having difficulties paying the health insurance premiums you can apply to your cantonal authorities to have your premiums reduced. If you receive welfare benefits or if your health insurance costs are paid by your communal or cantonal authorities, e.g. for asylum-seekers, you cannot claim any additional reduction in your premiums. The amount of the premium reduction is laid down at cantonal level and is income-related.

**ACCIDENT INSURANCE**

A difference is made between work-related accidents and non-work-related accidents. Work-related accidents are those that occur at work or on the way to work. All other accidents are considered to be non-work-related accidents. These include, for example, accidents at home, during leisure activities, sport or in road traffic.

In Switzerland all employees are automatically insured for work-related accidents. Anyone who is in employment for more than eight hours a week is also automatically insured for non-work-related accidents. The accident insurance is paid jointly by the employer and the employee. Your contribution is automatically deducted from your salary. You can also take out a private accident insurance. The largest compulsory accident insurance company in Switzerland is SUVA/CNA (Schweizerische Unfallversicherungsanstalt / Caisse nationale suisse d'assurance en cas d'accidents,  p. 71).

Accidents are also automatically covered by the basic coverage in your health insurance policy. If you are already insured for accident through work or privately you can ask your health insurance company to remove the accident coverage from your health insurance policy. This will reduce your →premium. If you are no longer working, you must expressly apply to your health insurance company for accident insurance.



### *Accident insurance*


You must always report an accident immediately, either to your employer or to the health insurance company. This is done by filling in a form which can be requested from your employer or your health insurance company.

## Social security


Everyone who is resident in Switzerland or who works here must pay for the old-age pension and survivor's benefits insurance (AHV/AVS) and the disability insurance (IV/AI). Together, these two institutions form your social security. The purpose of the social security structure is to ensure you have a livelihood in old age, should a family member die or in the event of disability, (see below).

### WHY MUST I PAY AHV/AVS AND IV/AI CONTRIBUTIONS?

So that you have a guaranteed source of income in old age, if a family member dies, or in the event of disability.

These social security contributions are deducted directly from your salary, and paid to the social security office by your employer. If you are not gainfully employed or if you do freelance work, you are responsible for ensuring that these social security payments are made. Apply directly to the AHV/IV office ( p. 72). Contributions must be paid from the 20th birthday (or from age 17, if you start gainful employment earlier) or when you move to Switzerland. IV/AI contributions are included in your AHV/AVS payments.


### OLD AGE PENSION AND SURVIVORS' BENEFITS (AHV/AVS)

The old age pension and survivors' benefits (AHV/AVS,  p. 71) are intended to partially compensate the lack of income in old age, in the case of death of your spouse or one parent. The old age pension makes it possible for you to have financial security in old age. The survivor's

benefits are intended to prevent financial difficulties in the event of the death of one parent or the spouse.

The amount of the AHV/AVS payment is calculated on the basis of the number of years during which you have contributed and the amount of those contributions. It is important that you do not interrupt your contributions in any way as otherwise there will be a gap and your benefits or pension will be reduced.

#### **DISABILITY BENEFITS (IV/AI)**

Disability is a limitation of the ability to work caused by a diminished state of physical or mental health. Disability insurance (IV/AI,  p. 71) first and foremost supports measures which help to improve the fitness for work, i.e. medical measures in the event of birth defects, the use of medical devices, professional and educational measures such as vocational counselling and arranging employment, or the cost of retraining.

#### **WHEN CAN I CLAIM IV/AI DISABILITY PENSION?**

You can claim if you are unfit for work for one complete year, if the measures taken to improve fitness for work are not successful, if you have lived as a migrant in Switzerland for five years and if the disability occurs while you are living in Switzerland.

You will only be paid IV/AI disability pension if vocational or educational measures are not successful. This occurs at the earliest after one year of uninterrupted inability to work. Migrants only have a right to a disability pension when they have been living in Switzerland for five years, and then only if they have been paying insurance contributions for a year and if the disability arose in Switzerland.

The disability pension is calculated according to how much the disability affects the ability to work (there are 25% pensions, 50% pensions and 100% pensions). When drawing a disability pension you must still continue to pay social security contributions so that there are no gaps in your coverage.

As soon as you reach retirement age, in the case of women at 64 and men at 65, the old age pension (AHV/AVS) can be claimed. At the same time you lose the right to claim the disability pension.



### *Disability insurance*

**SUPPLEMENTARY BENEFITS (EL/PC)**

Supplementary benefits payable in addition to AHV/AVS and IV/AI help in cases where the AHV/AVS or IV/AI pensions plus your income do not cover living expenses. Immigrants must have lived in Switzerland continuously for at least ten years in order to claim supplementary benefits

**PROFESSIONAL PENSION PLAN (BVG/LPP)**

The professional pension plan (also known as the “second pillar”) is complementary to the AHV/AVS and IV/AI. You receive this pension when you retire or become an invalid. Everyone over the age of 18 and registered with the AHV/IV – AVS/AI authorities and earning at least CHF 18,900 (at 1.1.2005) per year from a single employer must be part of a BVG/LPP pension plan. Your contribution is deducted directly from your salary and paid, along with the contribution from your employer, into the pension fund. You do not have a right to do what you want with the money in the fund. You can only claim this money before retirement age under certain specific circumstances, such as if you leave Switzerland for good.

## Glossary

<b>acupuncture</b>	A method of treatment originally from Chinese medicine. The tips of fine needles are inserted into the skin at specific points for the purpose of treating various disorders by stimulating nerve impulses.
<b>ambulance</b>	A sanitary vehicle which takes patients to hospital in case of an emergency.
<b>amniotic fluid</b>	The fluid in the amniotic sac.
<b>amniotic sac</b>	A sac filled with amniotic fluid which protects the unborn child in the mother's womb. Shortly before the birth the amniotic sac breaks (we often say "the waters break").
<b>anaesthesia</b>	Loss of sensation and pain through the administration of drugs. This can involve the loss of consciousness/narcosis (general anaesthesia), or just various parts of the body (local anaesthesia).
<b>anthroposophic medicine</b>	Therapy or treatment involving a special diet, artistic methods, kinotherapy and natural medicines.
<b>appointment</b>	The meeting between a doctor and a patient for treatment or advice.
<b>basic insurance</b>	The compulsory health insurance ensures good, comprehensive coverage for all. By law everyone must have at least the basic health coverage.
<b>birth centre</b>	A specially equipped home where women who are sure they have no delivery problems can go to give birth. Patients receive individual care from midwives before, during and after the delivery. The woman's partner or a close friend or relative may be present throughout this time.
<b>birth control</b>	Methods used to prevent pregnancy (e.g. using the contraceptive pill or condoms).
<b>birthing positions</b>	Different ways for a woman to give birth: lying down (on a delivery bed), sitting (on a birthing stool or maya chair), standing, or in water (known as a water birth).

<b>Chinese medicine</b>	Therapies used in Chinese medicine include: traditional methods of diagnosis (e.g. from the patient's tongue and pulse), treatments with medicines made from various herbs, massage and kintoherapy.
<b>complementary insurance</b>	Voluntary additional coverage, including greater comfort in the event of hospitalization (e.g. semi-private ward or private room) or additional services (e.g. naturotherapy, standard dental treatment, etc.). The health insurance company decides on the basis of your state of health whether they accept to insure you.
<b>convalescence</b>	The time during which a patient gradually returns to complete health or recovery after illness, an operation or an accident.
<b>diagnosis</b>	Identifying and naming an illness through observation and examination of symptoms.
<b>diet</b>	A specific allowance or selection of food prescribed by the doctor, adapted to meet the special needs of the patient and aimed at avoiding or treating illness.
<b>doctor's receptionist</b>	A non-medical trained professional who carries out the doctor's administrative work in the surgery and answers the surgery phone.
<b>emergency</b>	A life-threatening situation in case of injury, poisoning, burns, or acute illness. Emergencies demand immediate action because without immediate help the patient might die or suffer severe health damage.
<b>family planning (birth control)</b>	Measures which enable women and families to decide for themselves the number of births and when they occur.
<b>FMH (Foederatio Medicorum Helveticorum)</b>	Swiss Medical Association. One of the FMH's main tasks is to regulate and supervise the training of doctors after qualifying in medicine in a State examination. After this training graduates are awarded the official title of medical doctor.
<b>forced internment</b>	Admission or retention of a person against his will in a facility because he is a danger to himself or others. As forced internment is a very restrictive measure it is only imposed under extreme circumstances.



<b>free choice of doctor</b>	Patients often have the freedom to choose their doctor of their own free will (this is valid only when they are insured without any such restrictions).
<b>free local newspaper</b>	A free newspaper, which lists the most important emergency addresses and telephone numbers on the first page.
<b>gynaecological centre</b>	A place where women can receive treatment and advice on health matters. This can be a gynaecologist's surgery, a family planning centre, a gynaecological polyclinic or a ↘ midwife's surgery.
<b>HIV-AIDS</b>	AIDS is the name given to a group of symptoms of a weakened immune system. With time the body becomes so weak that it can no longer defend itself from certain pathogens, which cause infections and tumours. The virus that can cause AIDS is called HIV (human immunodeficiency virus).
<b>homeopathy</b>	A method of treating disease by the use of small amounts of a drug that, in healthy persons, produces symptoms similar to those of the disease being treated.
<b>hospital list</b>	Official list from the cantonal authorities of hospitals whose activities are paid for by the health insurance companies. You can ask for a list from your health insurance company.
<b>inpatient</b>	Used to describe treatment by a doctor or nurse during a stay in a hospital, clinic or home (↘outpatient).
<b>insurance coverage</b>	The financial protection provided by an insurance policy for certain incidents, e.g. accident or illness.
<b>intensive care unit</b>	A ward for treating and observing patients in life-threatening situations, often acute emergencies or critical states of illness, in cases of multiple injury, bleeding, serious poisoning and burns, etc.
<b>intercultural interpreter</b>	A person who acts as a translation intermediary between two persons of different language and socio-cultural backgrounds.
<b>list of specialities</b>	A list of medicines and laboratory tests prescribed by a doctor which will be paid for by a health insurance company. You can ask for a list in any pharmacy or from your doctor.

<b>menopause</b>	The period during which a woman's menstruation ceases.
<b>midwife</b>	Professional nurse specializing in the delivery of babies and who is present at the birth. She can conduct a birth by herself and must only involve a doctor in case of difficulties. Midwives work in hospitals, birth centres or as freelancers.
<b>neuraltherapy</b>	A method of treating disease by the use of local ↘ anaesthetic on specific points of pain to influence illness.
<b>outpatient</b>	The word used to describe treatment of a patient by a doctor or nurse without staying overnight, e.g. at the doctor's surgery (↘ inpatient).
<b>outpatient birth</b>	Birth in a hospital or a specialized clinic after which the woman and her newborn child may return home just a few hours after the birth. See ↘ birth centre.
<b>phytotherapy</b>	A method of treating disease by the use of medicinal plants in dried form or a preparation (e.g. tea) or a medication made mainly from plants.
<b>premium</b>	The money paid by a patient for accident and health insurance.
<b>primary health care</b>	The first care for all possible medical difficulties.
<b>Pro Senectute</b>	Information and counselling centre for older people requiring care which promotes and supports their quality of life and independence.
<b>psychiatric clinic</b>	Hospital for the treatment of psychiatric illness and disorders or behavioural problems. Some psychiatric facilities provide ↘ inpatient treatment in open or closed wards. However, there are also semi-inpatient day clinics and psychiatric polyclinics (↘ outpatient).
<b>rehabilitation</b>	General term for counselling, care and other measures to reintegrate patients in professional and social life after illness or accident.
<b>retraining</b>	Training for people who already have qualifications so that they can work in another job. Retraining might be necessary owing to unemployment, a change in demands or disability.

<b>sans-papiers</b>	Immigrants who have no official papers entitling them to stay in Switzerland. In its circular to health insurance companies dated 19 December 2002, the Federal Office for Social Security stated that sans-papiers are obliged to have health insurance coverage. Sans-papiers without coverage can ask about this at asylum centres.
<b>school doctor</b>	A doctor who visits schools to provide health care for children.
<b>social worker</b>	Persons who work professionally in the social sector.
<b>ultrasound</b>	Method for examining or treating patients. The body's internal organs can be examined by showing them on a screen (e.g. to measure the movement of a child in the womb). When used as a form of treatment, the ultrasound waves massage the affected place and stimulate blood circulation and healing.
<b>vaccination (immunization)</b>	The administration of substances which give the body long-term protection (immunity) from certain diseases. The most important vaccinations are for diphtheria (inflammation of the nose and throat), tetanus (lockjaw), pertussis (whooping cough), poliomyelitis (polio), measles-mumps-German measles (various viral infections) and hepatitis B (inflammation of the liver). Some vaccinations only provide immunity if they are repeated (so-called booster jabs, as a rule every 10 years). Asylum-seekers are vaccinated at the border medical centres and invited for booster jabs at the appropriate time.
<b>vaccination plan</b>	Every year the Swiss Federal Office of Public Health and the Federal Vaccination Commission issue the official vaccination schedule which lists when the necessary vaccinations must be given.

## 7

**Address list**

This list mainly comprises addresses of institutions in Switzerland.

**Publisher**

Swiss Red Cross 031-387 71 11

Swiss Red Cross, Headquarters, Rainmattstrasse 10, 3001 Bern  
www.redcross.ch, info@redcross.ch

Caritas Switzerland 041-419 22 22

Caritas Schweiz, Löwenstrasse 3, P.O. Box, 6002 Lucerne  
www.caritas.ch, info@caritas.ch

Swiss Federal Office of Public Health 031-323 30 15

Health Policy Directorate / Multisectoral Health Policy /  
Equal Opportunities & Health Section  
3003 Bern  
Hess-Strasse 27e, 3097 Liebefeld  
www.bag.admin.ch; www.suchtund aids.bag.admin.ch

**Information / Immigrants & Health**

migesplus – the Internet portal for health information  
in immigrants' languages 031-387 71 11

Rainmattstrasse 10, 3001 Bern  
www.migesplus.ch, info@migesplus.ch

Centre for Migration and Health 031-387 71 11

Rainmattstrasse 10, 3001 Bern  
www.redcross.ch, migration@redcross.ch

Caritas – Health & Integration 071-227 34 47  
or 071-227 34 30

Klosterhof 6e, P.O. Box, 9000 St Gall  
www.caritas.ch/gesundheit, gesundheit@sg.caritas.ch

Federal Commission for Foreigners 031-325 91 16  
 Quellenweg 9, 3003 Bern-Wabern  
[www.eka-cfe.ch](http://www.eka-cfe.ch), [eka-cfe@bfm.admin.ch](mailto:eka-cfe@bfm.admin.ch)

Office for the Fight Against Racism 031-324 10 33  
 Inselgasse 1, 3003 Bern  
[www.edi.admin.ch/ara](http://www.edi.admin.ch/ara), [ara@gs-edi.admin.ch](mailto:ara@gs-edi.admin.ch)

### *Victims of Torture and War*

SRC Outpatient Clinic for Victims of Torture & War 031-390 50 50  
 Freiburgstrasse 44a, 3010 Bern  
[www.redcross.ch](http://www.redcross.ch), [ambulatorium.miges@redcross.ch](mailto:ambulatorium.miges@redcross.ch)

Zurich Outpatient Centre for Victims of Torture & War 044-255 49 07  
 Zurich Psychiatric Clinic  
 Culmannstrasse 8 (postal address), Sonneggstrasse 6 (visiting address)  
 8091 Zurich  
[www.psychiatrie.unispital.ch](http://www.psychiatrie.unispital.ch)

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### **General information and counselling**

#### *Nutrition*

Schweizerische Gesellschaft für Ernährung /  
 Société suisse de nutrition 031-385 00 00  
 P.O. Box 8333, 3001 Bern  
[www.sge-ssn.ch](http://www.sge-ssn.ch), [info@sge-ssn.ch](mailto:info@sge-ssn.ch)

Schweizerische Diabetes-Gesellschaft /  
 L'association suisse du diabète 056-200 17 90  
 General Secretariat, Rütistrasse 3 A, 5400 Baden  
[www.diabetesgesellschaft.ch](http://www.diabetesgesellschaft.ch), [sekretariat@diabetesgesellschaft.ch](mailto:sekretariat@diabetesgesellschaft.ch)

Stiftung Ernährung und Diabetes  
 (foundation for nutrition & diabetes) 031-302 42 33  
[www.diabetes-ernaehrung.ch](http://www.diabetes-ernaehrung.ch), [info@diabetes-ernaehrung.ch](mailto:info@diabetes-ernaehrung.ch)

*Exercise*

SUISSE BALANCE 031-389 92 91  
 P.O. Box 8172, 3001 Bern  
[www.suissebalance.ch](http://www.suissebalance.ch), [info@suissebalance.ch](mailto:info@suissebalance.ch)

*Drugs & Addiction*

Institut Suisse de prevention de l'alcoolisme et autres toxicomanies /  
 Schweizerische Fachstelle für Alkohol- und andere  
 Drogenprobleme (SFA) 021-321 29 11  
 P.O. Box 870, 1001 Lausanne  
[www.sfa-isp.ch](http://www.sfa-isp.ch), [info@sfa-isp.ch](mailto:info@sfa-isp.ch)

KOSTE / FASD (Swiss Office of Coordination & Assistance  
 for Residential Drug Therapy Facilities / Schweizerische  
 Fachstelle für Schadenminderung im Drogenbereich) 031-376 04 01  
 Eigerplatz 5, P.O. Box 460, 3000 Bern 14  
[www.koste-fasd.ch](http://www.koste-fasd.ch), [www.infofet.ch](http://www.infofet.ch)  
[office@koste-coste.ch](mailto:office@koste-coste.ch), [office@fasd-brr-urd.ch](mailto:office@fasd-brr-urd.ch)

## A comprehensive site about dependence and addiction

[www.infofet.ch](http://www.infofet.ch)

*Smoking*

Arbeitsgemeinschaft Tabakprävention (AT) 031-389 92 46  
 Effingerstrasse 40, 3001 Bern  
[info@at-schweiz.ch](mailto:info@at-schweiz.ch), [www.at-schweiz.ch](http://www.at-schweiz.ch)

Swiss Cancer 031-389 91 00  
 Effingerstrasse 40, Postfach 8219, 3001 Bern  
[www.swisscancer.ch](http://www.swisscancer.ch), [info@swisscancer.ch](mailto:info@swisscancer.ch)

Lungenliga Schweiz / Ligue pulmonaire suisse 031-378 20 50  
 Südbahnhofstrasse 14 c, 3000 Bern 14  
[www.lung.ch](http://www.lung.ch), [info@lung.ch](mailto:info@lung.ch)

*HIV – AIDS*

AIDS Hilfe Schweiz / Aide suisse contre le sida 044-447 11 11  
 Konradstrasse 20, 8005 Zurich  
[www.aids.ch](http://www.aids.ch), [aids@aids.ch](mailto:aids@aids.ch)

*Vaccinations*

Swiss Federal Office of Public Health 031-323 87 06  
 Department of Epidemiology and Infectious Disease  
 3003 Bern  
[www.bag.admin.ch/sichimpfen](http://www.bag.admin.ch/sichimpfen), [epi@bag.admin.ch](mailto:epi@bag.admin.ch)

*Mental health*

pro mente sana 044-563 86 00  
 Hardturmstrasse 261, P.O. Box, 8031 Zurich  
[www.promentesana.ch](http://www.promentesana.ch), [kontakt@promentesana.ch](mailto:kontakt@promentesana.ch)

Die Dargebotene Hand / La main tendue 031-301 91 91  
 Central Secretariat, Zähringerstrasse 53, P.O. Box 835, 3000 Bern 9  
[www.143.ch](http://www.143.ch), [verband@tel-143.ch](mailto:verband@tel-143.ch)

*Rights and duties of patients*

Dachverband Schweizerischer Patientenstellen /  
 Association suisse des patients 044-361 92 56  
 Hofwiesenstrasse 3, 8042 Zurich

Schweizerische Patienten-Organisation /  
 Organisation suisse des patients 044-252 54 22  
 Häringstrasse 20, 8001 Zurich  
[www.spo.ch](http://www.spo.ch), [zh@spo.ch](mailto:zh@spo.ch)

*Intercultural interpreters*

List of interpreters

[www.eka-cfe.ch/d/adressen.asp](http://www.eka-cfe.ch/d/adressen.asp), [eka-cfe@bfm.admin.ch](mailto:eka-cfe@bfm.admin.ch)

INTERPRET' 031-351 38 28  
 Schweizerische Interessengemeinschaft für Übersetzen und  
 Vermitteln / Association suisse pour l'interprétariat communautaire  
 et la médiation culturelle  
 Monbijoustrasse 61, 3007 Bern  
[www.inter-pret.ch](http://www.inter-pret.ch), [coordination@inter-pret.ch](mailto:coordination@inter-pret.ch)

*Old age*

<b>CURAVIVA</b>	<b>044-385 91 91</b>
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Verband Heime und Institutionen Schweiz /  
 Association des homes et institutions sociales suisses  
 Lindenstrasse 38, 8008 Zurich  
[www.curaviva.ch](http://www.curaviva.ch), [info@curaviva.ch](mailto:info@curaviva.ch)

<b>Pro Senectute Schweiz</b>	<b>044-283 89 89</b>
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Headquarters  
 Lavaterstrasse 60, P.O. Box, 8002 Zurich  
[www.pro-senectute.ch](http://www.pro-senectute.ch)

*Children*

<b>Pro Juventute</b>	<b>044-256 77 77</b>
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Central Secretariat  
 Seehofstrasse 15, 8032 Zurich  
[www.projuventute.ch](http://www.projuventute.ch)

*Women*

<b>FIZ - Women's Information Centre for women from Africa, Asia, Latin America and eastern Europe</b>	<b>044-240 44 22</b>
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Badenerstrasse 134, 8004 Zurich  
[www.fiz-info.ch](http://www.fiz-info.ch), [contact@fiz-info.ch](mailto:contact@fiz-info.ch)

<b>Unité mobile de soins communautaires (Umsco)</b>	<b>022-382 53 11</b>
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Centre for medical advice  
 rue Hugo de Senger 2-4, 1205 Geneva

<b>Schweizerischer Verband der Mütterberaterinnen</b>	<b>044-382 30 33</b>
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Elisabethenstrasse 16, P.O. Box 8426, 8036 Zurich  
[www.muetterberatung.ch](http://www.muetterberatung.ch), [svm@bluewin.ch](mailto:svm@bluewin.ch)

<b>PLANes – Fondation suisse pour la santé sexuelle et reproductive / Schweizerische Stiftung für sexuelle und reproduktive Gesundheit</b>	<b>021-661 22 33</b>
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Avenue de Beaulieu 9, P.O. Box 313, 1000 Lausanne 9  
[www.plan-s.ch](http://www.plan-s.ch), [info@plan-s.ch](mailto:info@plan-s.ch)



Schweizerischer Hebammenverband /  
 Fédération suisse des sages-femmes 031-332 63 40  
 Rosenweg 25C, P.O. Box, 3000 Bern 23  
 www.hebamme.ch, info@hebamme.ch

### *Home care*

Spitex 031-381 22 81  
 Spitex Verband Schweiz  
 Belpstrasse 24, 3007 Bern  
 www.spitex.ch, admin@spitex.ch

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### **Information about social security**

AHV / AVS 022-795 91 11  
 For information about AHV/AVS in relation to international  
 agreements: AVS, Av. Edmond-Vaucher 18, 1211, Geneva

Bundesamt für Sozialversicherung  
 (Federal Office for Social Security) 031-322 90 11  
 Effingerstrasse 33, 3003 Bern  
 www.bsv.admin.ch, info@bsv.admin.ch

Stiftung Auffangeinrichtung BVG /  
 Fondation Institution Supplétive LPP 044-284 55 15  
 P.O. Box 2831, 8022 Zurich  
 www.aeis.ch, administration.fzk@aeis.ch

Suva – Swiss Accident Insurance Fund 0848-830 830  
 Head Office  
 Fluhmattstrasse 1, 6004 Lucerne  
 www.suva.ch

Professional pension plan (Second Pillar) 031-320 61 75  
 Zentralstelle 2. Säule, P.O. Box 5032, 3001 Bern  
 sfbvg@be.aey.ch

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**Sans-papiers**

Basel Sans-Papiers Centre	061-681 56 10
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Gewerkschaftshaus

Rebgasse 1, 4058 Basel

[www.sans-papiers-basel.ch](http://www.sans-papiers-basel.ch), [anlaufstellebasel@gmx.ch](mailto:anlaufstellebasel@gmx.ch)