

Changes to SWICA health insurance contracts

Changes to the group contract with SWICA



The partnership with the healthcare organisation SWICA complements the healthcare offering for Roche employees in Switzerland. Changes to the supervisory rules of the Swiss Financial Market Supervisory Authority (FINMA) – obligatory for all Swiss health insurers – will now result in SWICA making changes to the rebate system of the group insurance contract with Roche effective 1 January 2017.

Perhaps you or your relatives are insured with SWICA under the Roche group contract and want to know the extent to which your health insurance policy will be affected by the changes. SWICA will be sending you the new policy for the 2017 insurance year at the end of October 2016.

Should you have any questions or want the best premium for your needs, please contact the SWICA telephone hotline on 061 270 67 57, or send an e-mail to roche@swica.ch.

Changes to the SWICA Mondial cross-border commuter contract

Mondial (VVG) basic private health insurance will be converted into the EUROLINE-PLUS (KVG) statutory basic insurance effective 1 January 2017. This is due to changes in overall conditions in Germany, and affects all Roche employees with cross-border commuter status who are insured with SWICA under Mondial basic private health insurance. The change safeguards your access to statutorily prescribed insurance benefits in your country of residence – if you give up cross-border commuter status or retire.

The change is mandatory and will affect your premiums. SWICA will be sending you the new policy for the 2017 insurance year at the end of October 2016.

For more detailed information and advice, please contact

- the SWICA "cross-border commuters" agency (tel. 061 270 62 52, Email: grenzgaenger@swica.ch)
- or contact your insurance adviser in Germany

The change also affects your supplementary insured rates in Germany.

Health insurance – deadlines and useful information

Spend some time this autumn comparing your current health insurance premiums with those of different providers. With the help of the internet-based price comparison site en.comparis.ch/krankenkassen, you can compare your premiums for mandatory basic insurance and voluntary supplementary insurance, easily and free of charge.

Roche retirees who are currently insured by Sympany collective insurance plan or CSS agreement have the opportunity to join the Roche group contract with SWICA.

Remember that any cancellation letters regarding basic insurance must be received by your current health insurance organisation by 30 November 2016. Different cancellation periods apply in the case of supplementary insurance – please check your policy.

Important information

Joining the Roche group insurance contract is voluntary; the choice of health insurance is the responsibility of each individual. Signing an individual contract gives rise to a contractual relationship between the insured person and SWICA.
