

**Notice to visiting professors and academic visitors
concerning INSURANCES**

Several criteria determine the insurance coverage applicable to each category.

1. ACCIDENT COVERAGE (OCCUPATIONAL AND NON-OCCUPATIONAL)

1.1 NON REMUNERATIVE WORK

Visiting professors or academic visitors who **do not receive remuneration** are insured only against **work-related accidents**.

In this case, the benefits amount to:

- in case of death CHF 40'000.—
- in case of disablement CHF 80'000.—
- costs incurred in recovering health no limit over a period of 5 years

In the event of a **non-occupational accident**, **no benefits** are provided, whether in the form of an annuity, pension or lump sum.

1.2 REMUNERATIVE WORK

Visiting professors or academic visitors who are EU/EFTA citizens and reside in an EU/EFTA country shall remain subject to the social security system of their country during their stay in Switzerland. This notice does not apply (see notice on the coordination of social security systems).

Any other visiting professor or academic visitor is subject to Swiss law. The person who **receives remuneration** is insured for occupational and non-occupational accidents and occupational diseases, provided that his activity is at least 8 hours per week.

The professor who is employed for less than 8 hours per week is only insured against work-related accidents.

The legal conditions and level of benefit-cover are those laid down by the *Caisse nationale suisse d'assurance en cas d'accident - SUVA* [Swiss National Fund for Accident Insurance], namely, cover for costs incurred in recovering health, disability and widow and orphan annuities.

As of January 1, 2016, these annuities amount, respectively to

Insured salary maximum		CHF 148'200.—
Annual disability pension	(80 % of the insured salary)	CHF 118'560.—
Annual widow's pension	(40 % of the insured salary)	CHF 59'280.—
Annual orphan's pension	(15 % of the insured salary)	CHF 22'2300.—

2. HEALTH INSURANCE COVER

EPFL does not take out health insurance for its staff. Staff members must therefore be insured at their own expense and with an insurance company of their own choice in Switzerland, against the costs of health care and potential hospital treatment.

This also applies to all family members who may accompany the visiting professor or academic visitor to Switzerland.

The visiting professor or academic visitor who is already insured in his/her home country and who is gainfully employed in Switzerland according to point 1.2 above, may, in certain cases, be exempted from taking out an insurance in Switzerland and maintain his/her own insurance cover in so far as the latter is considered equivalent by the appropriate authorities. However, if the stay is planned for more than 3 months, the visiting professor or academic visitor must take out a Swiss health insurance policy.

The person concerned is responsible for verifying this equivalence with:

VD	Office vaudois de l'assurance-maladie (OVAM), Ch. de Mornex 40, 1014 Lausanne	Tél 021 557 47 47 (atteignable uniquement le matin) info.ovam@vd.ch https://www.vd.ch/themes/sante-soins-et-handicap/assurance-maladie/toutes-les-prestations/
GE	Service de l'assurance-maladie (SAM) Route de Frontenex 62 1207 Genève	https://www.ge.ch/affiliation-obligatoire-caisse-assurance-maladie
NE	Office cantonal de l'assurance-maladie Espace de l'Europe 2 Case postale 716 2002 Neuchâtel	Tél 032 889 66 30 Office.AssuranceMaladie@ne.ch https://www.ne.ch/autorites/DEAS/SASO/organisation/Pages/ocam.aspx

VS	The municipalities are responsible for controls	Tél 027 606 49 00 santepublique@admin.vs.ch https://www.vs.ch/web/ssp/assurance-maladie
FR	Service de la santé publique SSP Route desCliniques 17 Case postale 1701 Fribourg	Tél 026 305 29 13 https://www.fr.ch/ssp/vie-quotidienne/assurances/affiliation-a-lassurance-obligatoire
AG	The municipalities are responsible for the controls	Tel.: 062 835 29 30 abteilung-gesundheit@ag.ch https://www.ag.ch/de/dgs/gesundheit/gesundheitsversorgung/krankenversicherung/versicherungspflicht/versicherungspflicht.jsp

3. OCCUPATIONAL PROVIDENT FUND SCHEMES

The visiting professor or academic visitor's mission is not an occupation of a long-term nature. During her/his stay at our school, the person therefore maintains his/her occupational provident fund scheme as established with his/her home university or employer.