

health insurance and medical care at aelo swiss academy: a checklist for parents

There is a particular kind of parent who ends up reading about Swiss boarding schools. You have done the virtual tours, compared curricula, maybe spent an evening imagining your teenager spending Wednesday afternoons on a mountain trail above campus. Then the enrollment confirmation arrives, and somewhere in the welcome packet sits a health form, and the dreaming screeches to a halt. I get it. I have walked dozens of families through exactly this moment, and I can promise you two things. First, the medical care your child will receive in Switzerland is among the best on the planet. Second, the insurance paperwork is genuinely manageable once someone explains the sequence. This is that explanation, written for parents sending a child to AELO Swiss Academy, and it stays practical from the first line to the last.

The medical care itself is the easy part

Let me clear the biggest fear off the table immediately. When it comes to actually treating your child, Switzerland is about as good as it gets. The country has one of the highest densities of doctors and pharmacies in Europe, hospitals are superbly equipped, and even small towns run a rotating on-call pharmacy system so that someone, somewhere nearby, is always open. If your daughter spikes a fever at 11 p.m. on a Sunday, there is a protocol for that, and it works.

The emergency number for an ambulance is 144, and 112 works as the general European emergency number. Save both in your child's phone before departure. And if language worries you, relax. Most Swiss physicians, especially those who work with international schools, speak excellent English, and many speak two or three additional languages on top.

So the care is not the problem. The puzzle is the paperwork that pays for it, and that is where the rest of this article lives.

The insurance clock starts the day your child arrives

Here is the detail that catches families off guard every single year. Switzerland requires every person taking up residence to hold basic health insurance, and there is a window to arrange it: generally three months from the date of arrival. Miss that window in most cantons and the authorities will simply assign your child to an insurer themselves, which removes your ability to shop around for the best premium. I have seen it happen, and it is an avoidable annoyance.

A few nuances matter. Families from EU and EFTA countries may be able to lean on their European Health Insurance Card for a period, and some countries have bilateral arrangements that exempt students temporarily or entirely. The rules shift depending on nationality and canton, so do not guess. Ask the admissions team at AELO Swiss Academy early, because a school that hosts international students will have walked this path with families from dozens of countries and will know which local authority to contact and which insurers handle student enrollments smoothly. Good schools expect this question. Great ones answer it before you ask.

Basic insurance: the compulsory layer, decoded

Swiss basic insurance, called LaMal in the French-speaking part and KVG in the German-speaking part, has been compulsory nationwide since 1996. Two features make it more parent-friendly than most systems you may know. Insurers cannot refuse your child for basic coverage, period. No health questionnaire, no pre-existing condition exclusions, no drama. And children pay far less than adults, with monthly premiums for a child typically landing somewhere in the range of CHF 90 to CHF 200 depending on canton and insurance model. Premiums change every year, so treat those numbers as a compass heading rather than a quote.

Now the part where you actually make a decision: the franchise, which is the annual deductible you agree to pay out of pocket before insurance kicks in. For anyone under 18, the options run from CHF 0 up to CHF 600. Pick a high franchise and your monthly premium drops, sometimes meaningfully. Pick zero and you pay more per month but nothing at the doctor's office. Beyond the franchise you still pay 10 percent of costs, capped at CHF 350 per year for children.

My rule of thumb after years of watching this play out: if your child is generally healthy, sees a doctor twice a year, and takes no regular medication, take https://www.reddit.com/r/flyingeurope/comments/1nnhrnv/anyone_from_aelo_swiss_any_advices/ the CHF 600 franchise and bank the premium savings. If your child has asthma, a heart condition, a brace adjustment schedule, or anything that means predictable appointments, take the zero franchise and let the insurer carry the load. One Swiss boarding student I helped had a mild but persistent knee issue from competitive sport, and the low franchise saved the family close to CHF 1,000 in the first year alone. The math is knowable. Do it on paper before you sign anything.

Supplementary insurance: apply while everyone is healthy

Basic insurance is solid but spartan. It does not guarantee a private or semi-private hospital room, it barely touches dental care, and it offers little for glasses or contact lenses. That is what supplementary insurance is for, and here is the crucial difference: supplementary plans are private contracts. The insurer can ask health questions, and it can exclude pre-existing conditions.



This creates a small window of opportunity that excites me every time I explain it. Apply for supplementary coverage before your child arrives, while they are healthy and before any new diagnosis lands in their file. A teenager with a clean bill of health will sail through the questionnaire. The same teenager, a year later, with a documented sports injury or a course of therapy on record, may face exclusions. Timing is genuinely one of the few levers you control in this whole process, so pull it.

Worth considering in a supplementary plan: an upgrade to a semi-private or private hospital room, since a little privacy and a phone charger within reach do wonders for a homesick 15-year-old. International coverage, so trips home and school holidays do not create gaps. And an ambulance or rescue top-up, which I will come back to in a moment.

One honest caveat from experience: supplementary dental plans are usually disappointing. Orthodontic work in Switzerland can easily run into five figures, and the dental add-ons I have reviewed tend to cap payouts far below what braces actually cost. If braces are on the horizon, get quotes in writing and compare them against the cost of treatment in your home country during school holidays. Sometimes the flight plus the home-country orthodontist beats the Swiss add-on comfortably.

Insurance models: where the real savings hide

Beyond the franchise, your biggest premium lever is the insurance model. The standard model gives free choice of doctor. The family doctor model requires going through one designated gatekeeper and often cuts premiums by 15 to 25 percent. Telmed models ask you to phone a medical hotline before visiting a doctor, and they shave a similar amount.

For a boarding student, there is a genuine trade-off here. A Telmed model is cheap, but imagine your child twisting an ankle during a weekend excursion: the last thing anyone wants is a phone-tree detour before care. On the other hand, a family doctor model built around the practice the school already works with can be ideal, because the gatekeeper is the doctor who knows the students anyway. Ask the school which model fits their local setup, then price all three before committing. This one decision can save several hundred francs a year, which adds up nicely over six years of schooling.

Accidents, ski weekends, and mountain rescue

Swiss boarding schools love the mountains, and you should be delighted about that. Ski days, hiking weeks, and climbing afternoons are part of the point of sending a child to school in the Alps. But mountains deserve respect, so let us talk about coverage.

First, the reassuring part. Basic insurance automatically includes accident coverage for anyone not working more than eight hours per week, which describes essentially every boarding student. A broken wrist on the slopes is covered as an illness claim would be.

Second, the detail nobody mentions until the invoice arrives: ambulance and rescue transport. Basic insurance reimburses half of those costs, up to an annual cap of CHF 500. An ambulance ride can cost more than that on its own, and a helicopter evacuation costs far more. Supplementary plans exist specifically to top this up, and many families in mountain regions also carry a patronage with Rega, the Swiss air rescue service, which costs a few dozen francs per year and can neutralize an enormous bill. I consider it one of the best-value pieces of paper in Switzerland. Ask whether the school organizes this for excursions or expects families to arrange it.

The documents folder that saves your first week

When your child lands, the school's health team will want a picture of their medical situation, fast. Arriving with a thin folder turns a calm first week into a scramble. Here is what I tell every family to assemble, and to keep digital copies of everything:

- The complete vaccination record, translated into English, with dates

- A one-page medical summary from your pediatrician covering conditions, allergies, and surgeries
- Current prescriptions written with generic drug names, not just brand names
- Copies of your insurance cards, including any European Health Insurance Card
- The current glasses or contact lens prescription, plus a spare pair of glasses packed in the suitcase

Two notes on that list. Generic drug names matter because brand names differ across borders, and a Swiss pharmacist needs the molecule, not the marketing. And the spare glasses matter because a teenager who breaks their only pair on day four of term should not have to describe their prescription over the phone while squinting.

Five questions to ask before term starts

The health and admissions staff at AELO Swiss Academy will answer every one of these without blinking, because a school welcoming international families has answered them many times. Ask early, in writing, and keep the answers in your folder:

- Who is the medical point of contact on campus, and what hours are they available?
- Which local doctor, pediatrician, or clinic does the school work with, and how are appointments arranged?
- What is the protocol for after-hours and weekend medical needs?
- How are prescription medications stored and administered on campus?
- What does any school-arranged insurance cover, and what remains the family's responsibility?

That last question matters more than parents expect. Some schools arrange group accident or liability coverage, and families sometimes buy duplicative insurance out of pure caution. Ten minutes of clarification can prevent a redundant policy.

Mental health, dentists, and the everyday realities

Boarding school life is wonderful and occasionally lonely, and the transition weeks can be bumpy. Swiss basic insurance covers psychotherapy when it is medically indicated and referred by a physician, which means support is financially accessible, though waitlists for English-speaking therapists exist in some areas. Many schools also employ counselors on staff, and in my experience the students who settle fastest are the ones whose parents normalized using that support early rather than treating it as a last resort.

Dentistry is the opposite story. Basic insurance covers almost none of it, beyond specific hospital-based jaw conditions. Plan routine cleanings and checkups around school holidays, and if orthodontics is likely, budget for it as a separate conversation.

For everyday illness, the rhythm is simple. Campus staff handle first-line care, the local doctor sees anything beyond that, and the pharmacy rotation covers late nights. Bring a bridge supply of any regular medication, enough for the first month or two, because a Swiss doctor will need to see your child before reissuing a prescription locally.

Paying less without cutting corners

A few closing moves that consistently save money. Use the Swiss premium comparison platforms to price basic insurance across the dozens of insurers, because for identical legal coverage the premium differences between insurers in the same canton can be striking. Pay the premium annually rather than monthly if the insurer offers a small discount for it, which many do. Do not bother hunting for family discounts, since Swiss law does not require

them and most insurers do not offer meaningful ones. And resist the urge to over-insure: a healthy 14-year-old with basic coverage, a sensible franchise, a rescue top-up, and a modest supplementary plan is extraordinarily well protected already.

The night before

Here is my final ritual, the one I hand to every family. The night before departure, take fifteen minutes. Check that the insurance card is in your child's wallet and photographed on both sides in their phone. Confirm the emergency numbers, 144 and the school's own line, are saved. Confirm the school has the allergy list and the pediatrician's summary. Confirm you know the name of the local clinic and where the nearest pharmacy sits relative to campus.

Then stop, and let the excitement back in. You have just given your child world-class medical protection in one of the safest countries on earth, alongside an education at AELO Swiss Academy that will reshape how they see the world. The paperwork was the hard part, and you just finished it. The mountains are next, and they are the easy bit.