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**UNIVERSITÄT  
BERN**

# Orientation and Welcome Event for International Master- and PhD Students

## Part 2: Life in Bern

**UniBE International / Henriette Graf and Chantal Hinni**  
13 February 2025

# Life in Switzerland / in Bern

## Self preparation online

- Accommodation
- Migration Services
- Public Transport
- Shopping

Link:

[https://ilias.unibe.ch/goto\\_ilias3\\_unibe\\_cat\\_2173173.html](https://ilias.unibe.ch/goto_ilias3_unibe_cat_2173173.html)

## Presentation

- Switzerland
- Corrigendum
- Health Insurance
- Emergency & Safety
- Finance & Work
- Mobility: Driving by bicycle and car
- Events in Bern
- Social Media UniBE International

# $u^b$ Life in Switzerland / in Bern

*u<sup>b</sup>*

# Find out more about Switzerland

## Learn, discover and enjoy

- [SwissInfo](#)  
(Swiss news in 10 languages)
- [www.swissworld.org](http://www.swissworld.org)  
(spotlight topics on society, politics, economy, culture etc)
- [www.ch.ch](http://www.ch.ch)  
(helpful practical administrative guide)
- [My Switzerland](#)  
(tourist portal)



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# Federalism

## A well-balanced mechanism



Switzerland.

## A WELL-BALANCED MECHANISM

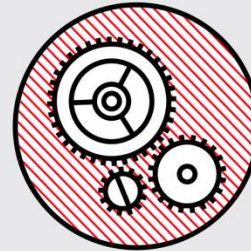
### 1+26+2,000=1

Power is shared by the federal government, the 26 cantons and around 2,000 communes.

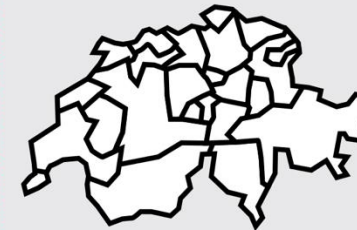
## SUBSIDIARITY

The cantons and communes have authority over a wide range of matters (e.g. schools, hospitals, tax and policing) and a great deal of autonomy. The federal government only takes on tasks that the cantons and communes cannot manage alone.

Federalism is what allows the different aspects of Switzerland, with its four national languages and large geographical differences, to coexist. Federalism was one of the founding principles of the Swiss Confederation in 1848.



Every canton has its own constitution, parliament, government and courts. About a fifth of communes have their own parliament, in particular the cities.



u<sup>b</sup>

# We Speak Swiss

## Four languages and numerous dialects



Switzerland.

## WE SPEAK SWISS

### 24.3%

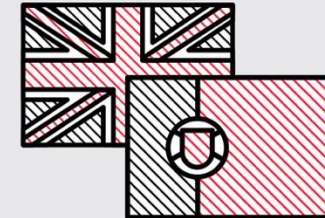
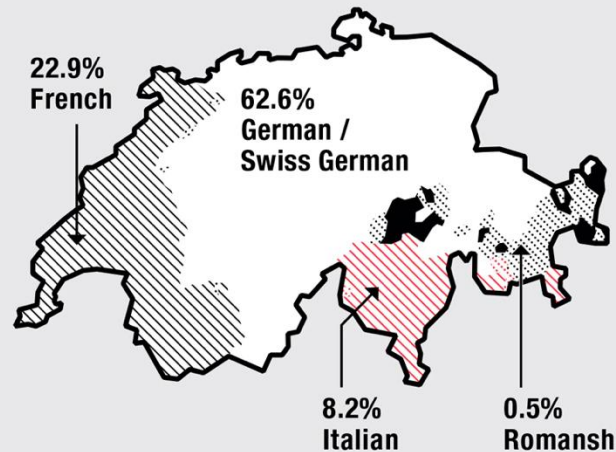
of the population do not have one of the four national languages as main language.

### DIALECTS

“Swiss German” is a term that covers a large variety of Alemannic dialects.

### 4 LANGUAGES

Switzerland has 4 national languages.



English and Portuguese are the most commonly spoken foreign languages in Switzerland.

Romansh is a language from the Rhaeto-Romance family, derived from Latin.

# $u^b$ Corrigendum



*u*<sup>b</sup>

# Residence Permit Registration Form

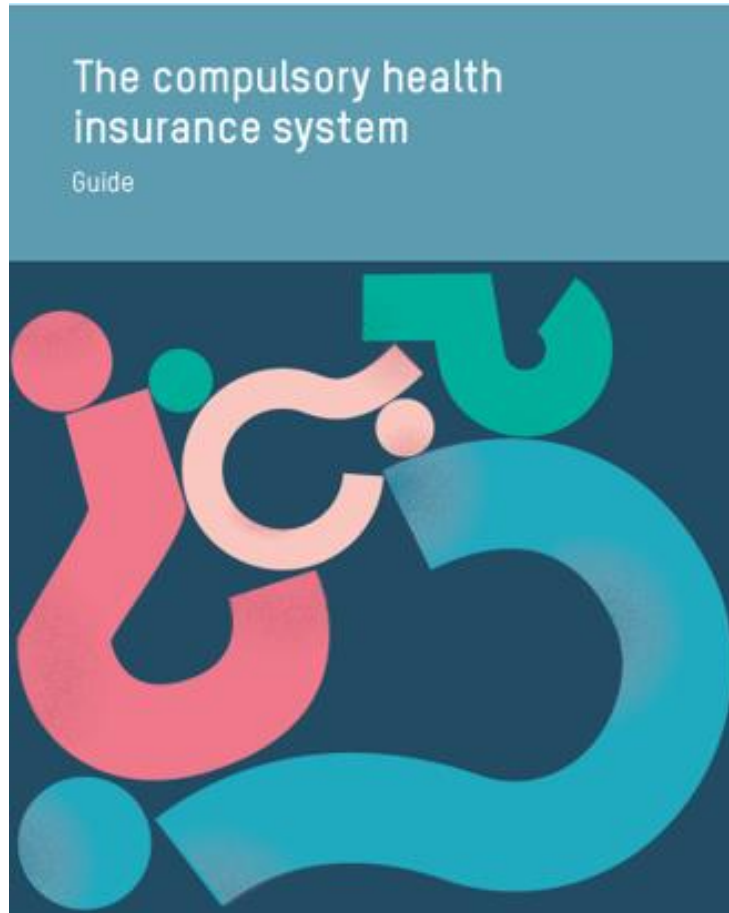
- If you are a student and do not work, you can leave the section about your employer empty.

# $u^b$ Health Insurance

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# Health insurance

Health insurance is compulsory



- Everybody who lives and/or works in Switzerland must take out Swiss compulsory health insurance **within 3 months** of their arrival.
- [The compulsory health insurance system \(Guide\)](#)

*u*<sup>b</sup>

# Exemption possible

## Requirements

Regular Swiss health insurance is expensive.

International students who are living in Switzerland **for the purpose of basic/continuing education and training** may apply for exemption.

They must prove that they have private or national health insurance that is **equivalent** to a regular Swiss health insurance.

The health insurance must confirm to the cantonal health authorities that they meet all Swiss health obligation laws and provide medical coverage under the same conditions.

Possible insurances are

- EU health insurance (*but only for students without employment*)
- private health insurance in your home country
- “international student insurance” recognized in the canton of Bern

# $u^b$ Do you meet the exemption criteria?

Read fact sheet:

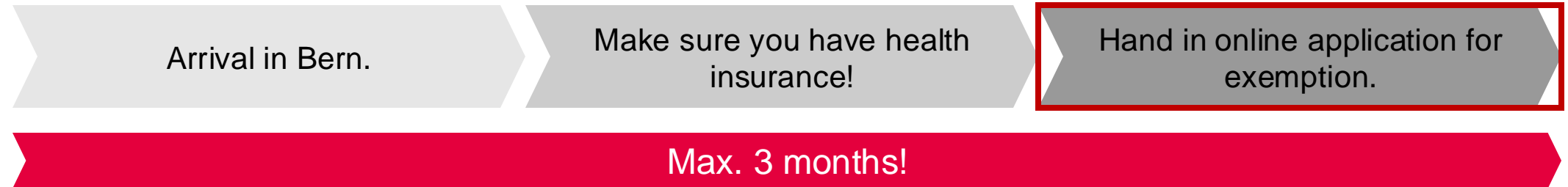
*“Information for persons living in Switzerland for the purpose of basic / continuing education and training”* ([Download](#))

Note: special requirements and process for EU/EFTA nationals!

*u<sup>b</sup>*

# Application for an exemption

## How to proceed in the canton of Bern (1)



- Normally the health insurance will guide you through the process or you can ask them directly.
- Before obtaining a health insurance plan, ask the company, if they will sign the application form for an exemption.
- Selection of companies that provide health insurance for international students:
  - [Swiss Care](#)
  - [Swica Student Insurance](#)
  - [Groupe Mutuel / Academic Care](#)
  - [Advisor Student Insurance](#)

*u<sup>b</sup>*

# Application for exemption

## How to proceed in the canton of Bern (2)

Please fill in the [online form](#).

- Same form for people with private health insurance provider or EHIC.
- You might need your social security number (*AHV-Number*, 756.xxxx.xxxx.xx).
  - Students with a work contract may ask their employer for this number
  - Others should simply contact the migration office in their commune of residence (“Einwohnerdienste”).

The screenshot shows the website of the Canton of Bern, specifically the 'Amt für Sozialversicherungen' (Office for Social Security). The page title is 'Online tool - Check your obligation to be insured'. The breadcrumb trail indicates the path: 'Themen > Obligatorische Krankenpflegeversicherung (OKP) > Assessment of whether you are required to have health insurance or are exempt > Online tool - Check your obligation to be insured'. The main content area contains the question 'Have you received a letter from us about your obligation to have health insurance?' with two radio button options: 'yes' and 'no'. A 'Contents' sidebar on the right lists 'Online tool'.

*u*<sup>b</sup>

# Application for exemption

## How to proceed in the canton of Bern (3)

- If you have private health insurance: obtain their signature as instructed.
  - They must sign and stamp the form. By this they agree to fully comply with Swiss rules under the Federal Act on Health Insurance.
  - Ask them if they will sign the application for exemption before obtaining a health insurance plan.
- If you have an EHIC you should not need any signature.
- Hand in the form including all necessary documents as instructed.
  - Copy of university matriculation
  - Copy of residence permit
  - Work contract (if applicable)
  - Further details for family or spouse (if applicable)
  - EHIC (if applicable)



# $u^b$ Application for exemption

## How to proceed in the canton of Bern (4)

### Tip:

If you have any troubles with filling in the online form, please contact the relevant office, listed on the right side of the website (*Amt für Sozialversicherungen Obligatorium*).

- If the application is accepted, you will receive a **confirmation with an expiry date**.
- Unless your situation as international student has changed, **you must re-apply for exemption** before the expiry date.



**Correspondence in German!**

*u<sup>b</sup>*

# Learn more online

## Info sheets

**Read and download the information  
and factsheets on**

**[www.incoming-insurance.unibe.ch](http://www.incoming-insurance.unibe.ch)**



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# Learn more online

## Links

### **Federal Office for Public Health**

Information, FAQ [www.bag.admin.ch](http://www.bag.admin.ch) (G,F,I and English)

Compare premiums [www.priminfo.ch](http://www.priminfo.ch) (G,F,I)

### **Comparis**

Read information (i.e. glossary) on health insurances and compare premiums on [www.comparis.ch](http://www.comparis.ch)

### **Social Insurance Office (Canton of Bern):**

Information, brochure, forms on <https://www.asv.dij.be.ch/de/start.html> (G,F)

# *u*<sup>b</sup> Medical Consultations Emergencies

## City Notfall

The city's emergency department is designed to relieve pressure on the hospital's emergency department (e.g. illness or minor accidents).

- Place: Schanzenstrasse 4 (near „Postparc“ and Post Office)
- Open daily from 7.00 a.m. until 10.00 p.m.
- Tel. 031 326 20 00 Webpage: [www.citynotfall.ch](http://www.citynotfall.ch)

## Emergency numbers

- Police 117
- Ambulance 144
- General European emergency 112
- Fire brigade 118
- Rega (Swiss Air Rescue) 1414

# *u*<sup>b</sup> Safety

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# Safety in Bern

Even though serious crime statistics are relatively low, you should be careful.

Keep your belongings close! Petty crime is on the rise, e.g., pickpockets or theft of bicycles. Take care at tourist spots and on public transport.

Keep an eye on your drink in clubs or at concerts to ensure nobody spills anything in it (spiking). It's best to go out with friends and look out for each other.

Overall, be careful and vigilant as in all big cities.



Emergency number Police: 117

# *u*<sup>b</sup> Finance & Work

# $u^b$ Opening a bank account

**Documents needed:** residence permit & student card

**Banks** (list not exhaustive)

- Berner Kantonalbank BEKB [www.bekb.ch](http://www.bekb.ch)
- Post Finance [www.postfinance.ch](http://www.postfinance.ch)
- UBS [www.ubs.ch](http://www.ubs.ch)



Ask about a student account.



Most banks will not open an account without a residence permit. Until then, make sure you can get money with your national credit card or through money transfer.



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# Living expenses

**Do not underestimate your daily expenses!**

Living expenses for students 1'500-2'200 CHF per month (minimum!)

Web page for budget planning (G,F,I):

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



*u<sup>b</sup>*

# Living expenses

## Monthly and annual expenses

### Monthly expenses

Room (1 person)	620-800 CHF
Health Insurance <i>(or approx. 100 CHF if you opted for a cheap student insurance)</i>	200-400 CHF
Groceries	400-500 CHF (?)
Public transport	100 CHF
Course material	100 CHF
Miscellaneous	100-300 CHF
<b>TOTAL</b>	<b>1520-2200 CHF</b>

### Annual expenses

Half Fare Card	approx. 190 CHF
Libero subscription: <i>(zone 100/101)</i>	738 CHF
Liability insurance: <i>(prices vary: liability insurance is required when living in a private household)</i>	approx. 100-200 CHF
SERAFE <i>(compulsory for private households; exemptions for student dorms; read: <a href="http://www.serafe.ch">www.serafe.ch</a> )</i>	335 CHF

# $u^b$ Finding a part-time job

## Student jobs

- All foreign students are allowed a maximum of 15 hours of work per week (exception: semester break).
- Students from non-EU countries are not allowed to take up work in the first 6 months of their stay in Switzerland.
- Employer is responsible for the work permit.
- Migration Office must be informed about the job. Sometimes they will ask for the consent of the University > your Dean's Office.

### How to find a part-time job?

Job Office Students Union SUB  
([www.sub.unibe.ch](http://www.sub.unibe.ch)), notice boards,  
newspapers, online portals etc

**Good knowledge of German or French will improve your prospects on finding jobs.**

*u*<sup>b</sup> Getting around  
Bicycle, Driver's license

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# Driving by bicycle

## Buy a used bicycle

There are many bike stores where you can buy new and used bikes.

**Our tip: ProVelo fair „[Velobörse](#)“**

**Next date:**

15 March 2025, 9.00 a.m.

**Where:**

Mehrzweckhalle Kaserne

Papiermühlestrasse 13c, 3013 Bern

*(Access from the Kasernenstrasse side)*



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# Driving by bicycle

## PubliBike (Bike-sharing and rental)

- App for rental and payments
- Many parking spaces in town
- Regular bicycle and E-bicycle
- Rent per ride or subscriptions

@ [www.publibike.ch](http://www.publibike.ch)



*u<sup>b</sup>*

# Driving by car

## Driving license

### Driving with a foreign license

- If you live in Switzerland, you may drive with a foreign license for 12 months. After that, you are required to have a Swiss license.
- You need to exchange your foreign license for a Swiss license; this is still possible after the 12-month grace period, but you may have to pay a fine.

### Exchanging a foreign license

The procedures vary depending on which country issued the foreign license. In any case, you must produce the original driving license and take an eye test.



Find out more on [www.ch.ch](http://www.ch.ch), [Loss, theft, exchange of driving licences in Switzerland](#)

# $u^b$ Free Time and Recreation



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# Events in Bern



# *u*<sup>b</sup> Events in Bern

## Follow us on social media

The team of UniBE International publishes news and refers to occasions and events that might be fun for students.



<https://www.facebook.com/int.unibe.ch>



@unibe.mobility

$u^b$  Last but not least...

**Any questions?**

# Connect with other students



During the Apéro, we will take a group picture (and possibly other pictures), which the University of Bern will use in their communication (social media, website, etc.).

**By participating in the picture you agree to this.**



The picture will be sent to everyone after the event.