within 3 months

In the first three months, there are many topics that can help you find your way in your new life. Here you will find a list of the most important points you should take care of now.

1. Health Insurance

▶ Have you taken out basic health insurance with a health insurance provider? Taking out insurance is mandatory within three months – retroactively from the date of your registration in Switzerland.
▶ Supplementary insurance is optional and covers additional services such as better hospital choice, alternative medicine, or contributions to glasses – it must be taken out before an illness occurs.

- *Health insurance infographic*
- *comparis.ch / Compare health insurance providers*
- *Swiss healthcare system explained in different languages*
- *Mandatory health insurance / FAQs in various languages*
- *Emergency numbers*

▶ People with low income can apply for a premium reduction at the Social Insurance Office of Appenzell Ausserrhoden. The deadline is the end of March. New residents may apply after this deadline, but only in the year of arrival.

- *Application for premium reduction*

▶ Exemption from mandatory health insurance in Switzerland**:** In Switzerland, every person is in principle required to have health insurance. In Appenzell Ausserrhoden, the "Common Institution KVG" in Solothurn is responsible for monitoring this obligation. In certain cases, an exemption is possible. You can find more information on the website.

- *kvg.org / Online request for exemption from insurance obligation*

2. Housing and Daily Life

▶ Finding an apartment is important. The housing market varies depending on the region. Tenants must follow certain rules – for example regarding rent, termination and the house rules (e.g. quiet hours, laundry room).

- *comparis.ch / Housing market*
- *alle-immobilien.ch / All real estate offers*
- *Free legal advice on tenancy and leasehold law*

▶ A combined household and personal liability insurance protects you in case you accidentally cause damage to others or to your own home.

- *Compare household and liability insurance*

▶ Waste disposal is well organized. There are special bags, collection points and recycling rules – each municipality has its own regulations. Please check locally for details.

- *KUH-BAG plastic recycling*
- *Recycling map*

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3. Media and Communication

▶ Have you set up **internet, TV and phone**? Compare providers and contracts. Pay attention to minimum contract durations.

- *comparis.ch / Comparison portal for mobile, internet and TV*

▶ Every household in Switzerland must pay a fee for radio and television – even without owning a device. The company Serafe sends the invoice automatically after registration with the municipality. The fee is approximately 335 Swiss francs per year per household.

- *serafe.ch / Information on the radio and TV fee*

Additional information (links, addresses, information sheets, brochures)

www.hallo-ar.ch/en/test/subtest-1