



Handbook for Students in Bellinzona



Bellinzona, September 22nd 2022

| | |
|---|----|
| 1. Introduction..... | 3 |
| 2. Immigration | 3 |
| 2.1. Permits..... | 3 |
| 2.2. Arriving in Switzerland..... | 5 |
| 3. Housing in Bellinzona | 5 |
| 3.1. Expected Living Expenses | 6 |
| 3.2. Registration to AMB | 7 |
| 3.3. Radio and Television Fee | 7 |
| 3.4. Recycling..... | 7 |
| 4. Living in Bellinzona | 8 |
| 4.1. Sports..... | 8 |
| 4.2. Cultural Events..... | 9 |
| 5. PhD Students' Duties..... | 10 |
| 5.1. Bios+ Monday discussions | 10 |
| 5.2. IRB Journal Clubs (JCs) | 10 |
| 5.3. IRB PhD Lectures..... | 10 |
| 6. University Enrollment..... | 11 |
| 6.1. Enrollment ETH Zurich..... | 11 |
| 6.2. Enrollment USI..... | 12 |
| 7. Healthcare Insurance..... | 13 |
| 7.1. Mental Health..... | 14 |
| 7.2. Accident Insurance | 14 |
| 7.3. Insurance Models | 14 |
| 7.4. Health Insurance Costs | 15 |
| 7.5. Payment Systems | 15 |
| 7.6. Ambulance Transportation..... | 16 |
| 8. Transportation in Switzerland | 16 |
| 8.1. Public Transportation | 16 |
| 8.2. PubliBike | 17 |
| 8.3. Driving..... | 17 |
| 9. Benefits for IRB/IOR employees | 17 |
| 10. Student Associations | 18 |
| 10.1. IRB Student Association (ISA) | 18 |
| 10.2. Other Associations..... | 18 |
| 11. Mediation Offices | 18 |

This booklet is meant to give a brief overview of living and working in Bellinzona to the students of the Institute for Research in Biomedicine (IRB). The information provided in this handbook is for reference only. For further details, please refer to the official documents and websites of the relevant authorities. For IRB-related issues, the Staff Regulations of IRB apply. In the event of corrections or updates, please inform us at isa@irb.usi.ch.

1. Introduction

The Canton of Ticino is an Italian-speaking canton in Switzerland, together with Graubünden, where Italian is spoken in the Mesolcina Valley. Bellinzona is the capital of Ticino and is home to over 44'000 people with a fascinating history to explore. The three medieval castles in the city center were declared a World Heritage Site by UNESCO in the year 2000. Bellinzona is surrounded by beautiful mountains, lakes, historical villages and vineyards. In the last two decades the city has become a regional research hot spot.

The institute for Research in Biomedicine (IRB) was founded in the year 2000. Although relatively small with the current 13 research groups and about 130 scientists, it consistently publishes high impact studies in leading international scientific journals. The institute is equipped with state-of-the-art instruments, which facilitate breakthrough findings. Students have the possibility to join the IRB at the Bachelor, Master and PhD level.

2. Immigration

The following information is meant to give basic info about residence permits in Switzerland. More details can be obtained from the official website of the State Secretariat of Migration ([SEM](#)) or the Swiss Embassy in your country. The Human Resources department (HR) will support you in anything related to living and working in Bellinzona. Please refer to HR before starting any official procedure.

2.1. Permits

In order to enter Switzerland to work or study, foreign nationals need a valid and recognized travel document (passport or identity card). In case of non-EU/EFTA nationals, a visa is also required to entry the country. Upon entering Switzerland, foreigners need to apply for a residency permit. Different permits are issued, depending on the country of origin, length of the stay in Switzerland and type of contract.

If you are a visiting student/scientist from an EU/EFTA country staying less than 3 months in Switzerland (which means a maximum of 90 days within 1 calendar year from January to December), you do not need a residency and work permit. However, HR will have to register you through an online procedure at the *Ufficio della manodopera estera*.

B permit

- Issued if the work contract is longer than 12 months;
- Issued for 5 years in the case of EU/EFTA nationals, can be renewed for another 5 years if the foreign national satisfies the requirements. First-time renewal of the permit can be limited to one year if the holder has been involuntarily unemployed for more than twelve consecutive months;
- Issued for 1 year in the case of non-EU/EFTA nationals, renewed yearly;
- Granted to family members, regardless of their nationality, with the right to a permit within the framework of family reunification;
- Non-EU/EFTA students (Bachelor, Master, PhD) and postdocs usually receive a “restricted” B permit that states “*Formazione con attività*” (literal meaning *education with gainful employment*). Holders of this B permit have the same rights and obligation as other B permit holder, except when it comes to applying for a C permit (see below). This permit is issued for up to 8 years. The “*gainful employment*” is limited to the activity at the IRB! Any other employment for another employer is subject to further authorization and limited to 15 hours per week;
- Holders need to acquire Swiss health insurance within 3 months upon arrival or apply for a health insurance exemption if eligible;
- Holders of B permits must change their driving license to a Swiss driving license within 12 months from their arrival date in Switzerland;
- If they own a foreign-registered car, they must also change the plates to Swiss number plates;
- Taxes are deducted directly from the salary (so-called withholding tax);
- In case of salaries over 120'000 CHF yearly, tax declaration is mandatory;
- When applying for the permit and permit renewal, students must submit the enrollment certificate that contains the date of the enrollment, type and length of their study (at the ETH the document is called «extended confirmation of matriculation», at the USI “*attestato di immatricolazione*”). Make sure such

confirmation covers 2 semesters (=12 months), otherwise the permit will be extended only for another 6 months.

L permit

- Issued if the work contract is less than 1 year;
- Valid as long as the contract;
- Due to different administrative reasons and immigration quotas, a person can get an L permit even though the work contract is longer than one year. This will be later commuted to a B permit during renewal;
- Same obligations concerning health insurance as B and C permit holders;
- Holders of L permit are not required to convert their driving license or number plates;
- Taxes are deducted directly from the salary (so-called withholding tax).

G permit (cross-border commuter, Italian: *Frontaliere*, German: *Grenzgänger*)

- Allows workers living in neighboring countries (France, Germany, Italy or Lichtenstein) to work in Switzerland under certain conditions. The list of the neighboring country border to Ticino can be found here <https://www4.ti.ch/di/home-sp/permessi-per-stranieri/comuni-di-frontiera/>;
- Cross-border commuters must return to their main place of residence abroad at least once a week;
- For non-EU cross-border workers, a domicile in a neighboring country is taken into consideration only if the applicant has lived there for at least six months and if the domicile is situated on the border of Switzerland (for Italy in the so-called “*comuni di frontiera*”);
- Work contract for more than 12 months can secure a type G permit for five years. However, for those with short-term contracts of less than 12 months, the permit only lasts as long as the work contract;
- In the event of termination of the employment relationship, the G permit will expire 6 months after becoming unemployed;
- Renewed every 5 years;
- Any changes of situation, for example a change of employer, of canton or change of activity (independent) must be requested from cantonal authorities first;
- Holders can choose whether to pay a Swiss health insurance or keep the affiliation to the National Health Service;
- Exempted from the obligation to exchange their foreign driver’s license for a Swiss driving license;
- Holders of driving licenses in a language other than the official Swiss languages (French, German, Italian) or in English are advised to obtain an international driving license, available upon request and the payment of a fee from the cantonal authority;
- Commuters must be legally be the owner of the car they use to cross the border;
- Taxes are deducted directly from the salary (so-called withholding tax);
- A G permit does not grant access to a C permit or to Swiss citizenship.

C permit = Permanent Residence Permit

- After 10 years of residing in Switzerland with an L or B permit (and the last 5 years being continuously in Switzerland), the person is eligible to receive a C permit;
- Nationals from Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, Spain, Sweden, Iceland, Liechtenstein, Norway can receive it after 5 years;
- University professors are eligible immediately;
- Same rights and obligations as Swiss citizens, except the right to vote and the obligation of military service
- Taxes are not deducted anymore from the salary but paid annually as Swiss citizens; yearly tax declaration is mandatory;
- Residing in Switzerland with a B permit with “*Formazione con attività*” does not count towards a C permit. The years lived in Switzerland with this B permit can count towards a C permit only if the person stays in Switzerland for an uninterrupted period of two years with a B permit after completion of the education (*Legge federale sugli stranieri e la loro integrazione* (Federal Act on Foreign Nationals and Integration) Article 34).

Legal basis: The federal act on foreign nationals and the ordinance about admission, residence and employment:

Italian: [Legge federale sugli stranieri e la loro integrazione](#)
[Ordinanza sull'ammissione, il soggiorno e l'attività lucrativa](#)

German: [Bundesgesetz über die Ausländerinnen und Ausländer und über die Integration](#)
[Verordnung über Zulassung, Aufenthalt und Erwerbstätigkeit](#)

French: [Loi fédérale sur les étrangers et l'intégration](#)
[Ordonnance relative à l'admission, au séjour et à l'exercice d'une activité lucrative](#)

2.2. Arriving in Switzerland

Newcomers wishing to live in Ticino have eight days from their arrival to make register at the resident registration office ("*Ufficio controllo abitanti*") in the city where they live. You will have to provide a copy of your identity card or passport and the rental agreement for your home. When you obtain the residence permit form the Immigration office (*Ufficio stranieri*), you will also have to provide a copy to the resident registration office. With your permit, you can either obtain a Swiss health insurance coverage, or apply for an exemption. In both cases, you will have to proof it to the residents' office. Upon registration at the municipality in Bellinzona, you will receive a Bellinzona residency card, which allows you to access to the recycling center Ecocentro as well as to obtain certain discounts, such as at the local swimming pool.

Useful addresses:

State Secretariat for Migration SEM

Quellenweg 6
Wabern
Switzerland
Tel. +41 58 465 11 11
www.sem.admin.ch

Ufficio della migrazione

Via Lugano 4
6501 Bellinzona
Switzerland
Tel. +41 91 814 55 00
di-sp.migrazione@ti.ch
www4.ti.ch/di/spop/chi-siamo/ufficio-della-migrazione

Bellinzona Palazzo Civico

Piazza Nosetto
CH-6500 Bellinzona
Tel. 058 203 10 01
Switzerland
cancelleria@bellinzona.ch
controllo.abitanti@bellinzona.ch
www.bellinzona.ch

3. Housing in Bellinzona

Bellinzona is a tranquil town, but it has a lot to offer. Choosing to live in Bellinzona if you are a student/employee at IRB can be a good idea if you want to live close to the workplace and in the same town as most of IRB students and employees. A few people decide to live in Lugano or Locarno, which offer a more

city vibe, or even near the border with Italy. In this chapter we will however focus on where to live in Bellinzona and how to find accommodation.

Some of the most common areas where students and employees live around town include:

- Bellinzona city center (Piazza del Sole, via Camminata, Piazza Indipendenza, etc.)
- Via Lugano/Via Ghiringelli (towards Giubiasco)
- Viale Stazione (near the train station)
- Daro/Ravecchia (situated slightly uphill, behind the train station)
- Monte Carasso/Bellinzona Nord (towards Castione-Arbedo)

Most of these areas are situated 15-20 minutes walking (or less) from the Institute. With the exception of the city center and Viale Stazione, these areas are very residential and many potential apartments/housing solutions can be found. Websites to look for housing:

- homegate.ch
- tutti.ch
- immoscout24.ch
- home.ch
- wgzimmer.ch
- comparis.ch
- immostreet.ch
- caselibere.ch
- lookmove.ch
- airbnb.ch
- desk.usi.ch/it/banche-dati-annunci-immobiliari
- ostellomontebello.ch – discount offered for long-term stays

For a modern, fully furnished apartment and innovative way of renting, you might be interested in City Pop in Lugano (citypop.com). The apartment building is right next to the train station and only 15 minutes by train from Bellinzona. You might also want to keep an eye on Facebook marketplace and your IRB email, where employees who are about to leave usually circulate information.

In Ticino and Switzerland, apartments range from studios (“*monolocale*”) to larger apartments with multiple bedrooms/bathrooms that could be of interest if you are moving in as a couple/family or if you want to share it with housemates. Sometimes, apartments can be rented fully furnished. Not all apartments have their own washer/drier but there are usually common laundry rooms in each apartment building. These are sometimes free of charge or can be used by paying a monthly fee, using a prepaid washing card or even by using coins. Larger apartment complexes usually have weekly schedules so that each apartment can use the laundry room for one day or half day a week, with occasionally Sunday being a “free” day.

3.1. Expected Living Expenses

Rent is usually advertised as “net rent” + expenses. These expenses are advance payments (“*acconto spese*”) for anything that involves common areas and general maintenance of the building. At the end of the year, the agency/owner will generate a balance (“*conguaglio*”) regarding these expenses, and you might be asked to pay some more, if necessary. Below is a rough estimate of what you can expect to pay in CHF:

| Number of rooms | Monthly rent (excluding expenses) | Expenses |
|-----------------|-----------------------------------|----------|
| 1.5 | 700-1000 | 100 |
| 2.5 | 1000-1250 | 150-250 |
| 3.5 | 1250-2000 | 200-300 |

Other expenses to consider include:

- Parking: starting from 80 CHF per month if external up to 200 CHF if in a garage
- Electricity: the electricity for the apartment is billed directly by AMB to the tenant, and for a 2.5 room apartment amounts to approximately 35 CHF per month
- Deposit: this can be equivalent to usually 2-3 months’ rent. Alternatively, some landlords accept a rental guarantee through SwissCaution or a similar insurance company.

Documents you will need to sign a lease contract for an apartment will include:

- Copy of your passport or identity card
- Copy of your work contract
- Confirmation of a liability insurance
- Extract from debt collection register

The liability insurance is known as RC (“*assicurazione responsabilità civile*”). It is a liability insurance for any damage caused to people, property or assets belonging to third parties. This coverage can be obtained from insurance companies (CSS, Helvetia, Mobiliare, Zurich, etc.) and will cost around 80-100 CHF per year. It might be worth to consider getting one at the same insurance company as your medical insurance, as there could be some discounts. See also chapter **9. Benefits**.

The last document is known as “*Estratto del registro delle esecuzioni*” or “*Dichiarazione/i in originale dell'Ufficio Esecuzione e Fallimenti*”. This document states whether you have outstanding debts with creditors. You may be asked to provide this document from the country you were living in before your arrival in the city. If you are already living in Switzerland, request has to be made to relevant office, see: [Debts extract](#)

If you are living in Italy, the request has to be made to the Ministry of Justice (i.e. *Tribunale/questura*): https://www.tribunale.milano.it/index.phtml?Id_VMenu=372

Similarly, other countries might have an office for bankruptcy and debt collection where this certificate can be obtained.

3.2. Registration to AMB

AMB is the local energy and water supplier in Bellinzona. You will have to register to AMB by filling out following form: [Attivazione](#). When you register to AMB for the first time, you will be asked to provide copy of your ID/work contract and to pay 300 CHF deposit. This should be done at least 3 days before your lease contract starts.

3.3. Radio and Television Fee

In Switzerland, an annual fee of 335 CHF is charged for the copyright on radio and television programs. The fee is collected by the agency Serafe, which sends annual invoices to every household. In rare cases, a household can be exempt from this tax, more info here: www.serafe.ch. It does not matter if you do not have a radio or TV in your apartment. If you have an Internet connection you will have to pay such fee.

3.4. Recycling

Switzerland has one of the highest recycling rates in the world and we urge you to contribute to this as well. Almost everything can be recycled: aluminium, tin cans, batteries, light bulbs, glass, paper, carton, PET bottles, plastic bottles, textiles (clothes and shoes), biological waste, electrical equipment, and other. In supermarkets (Migros, Denner, Coop, etc.) it is possible to recycle PET bottles, plastic, light bulbs and batteries. PET is a type of plastic, so why is it recycled separately from other plastic types? According to Swiss law, only PET bottles used for drinking can be recycled again into PET bottles for drinking. It is easy to remember: PET bottles that contained drinks go into the PET recycling, all other plastic goes into the plastic recycling, even if it's made out of PET (for example PET bottles that contained oil or detergents). Some plastic containers are made from a mixture of different plastics and these usually cannot be recycled.

In case of doubt, you can look for the recycling symbol  printed on every product, which will tell you if the product can be recycled or not.

Aluminium and glass recycling stations are distributed across the city. The closest to the Institute is only 2 minutes away. The paper and carton waste is collected every two weeks from specific collection points, usually at building entrances. If you want to discard larger volumes or bigger things such as furniture, broken vacuum

cleaner or old carpets, you can do that at the EcoCentro (Via Birreria 31) in Bellinzona. To access the EcoCentro, you will be requested the specific card you received by the “*Ufficio Controllo abitanti*”. If you have something that you don’t need any more but it is still in good condition, you can consider giving it away on [tutti.ch](https://www.tutti.ch) or donating it to [Caritas Ticino](https://www.caritas-ticino.ch) (Via Monte Ceneri 7, 6512 Giubiasco) or [Area l’arsenale](https://www.area-larsenale.ch) (Viale Portone 8, 6500 Bellinzona).

Recycling is generally free of charge. Only very large pieces discarded at the EcoCentro might cost a small fee. So, not only are you contributing to the environment, but also saving money! All the rest that cannot be recycled, has to be disposed of in official waste bags (“*sacchi ufficiali*”), which you can buy in supermarkets and some kiosks and pharmacies. Switzerland has very strict rules when it comes to waste disposal. General rules to follow: you must use official bags for non-recyclable waste; find out where to leave the official bags and paper waste (ask your landlord or neighbors), find out when you can bring it out (check the waste calendar of Bellinzona, “*calendario rifiuti*”). If at the recycling spots the containers are full, do not leave your waste outside of the containers. You have to find another recycling spot or come another day. If the waste is disposed of incorrectly, even by mistake, it can lead to a large fine. Littering is also fined.

BelliGreen is a service that offers to do the recycling for you. Beginning with a monthly payment of 19 CHF, the BelliGreen recycling team picks up the recyclables from your doorstep twice per month. This is particularly convenient if you do not have a car or live far from a recycling spot. On the website [belligreen.ch](https://www.belligreen.ch) you can find more information about this service.

Additional information:

[swissrecycling.ch](https://www.swissrecycling.ch) – what can be recycled

[rifiuti.ch/recyclingmap/map](https://www.rifiuti.ch/recyclingmap/map) – interactive map of recycling spots

[Calendario rifiuti Bellinzona](https://www.calendario-rifiuti-bellinzona.ch) – dates and places for waste collection

4. Living in Bellinzona

Bellinzona is broadly known for its three medieval castles: Castelgrande, Castello di Montebello and Castello di Sasso Corbaro, now called Fortezza Bellinzona (the Fortress of Bellinzona). Follow the link to virtually explore it [ticino.ch/itineraries](https://www.ticino.ch/itineraries). Despite the city’s small size, you can find everything you’ll need for your leisure activities, from cultural to social and sports options. Furthermore, Bellinzona is very well connected to the bigger cities of Lugano and Locarno, where you can also enjoy activities on the lake.

4.1. Sports

Bellinzona hosts a big polyfunctional sports center where you can find indoor and outdoor swimming pools, ice rinks, golf, tennis and beach volleyball fields! Outdoor climbing is also an option but, you can also find an indoor bouldering gym in the district of Giubiasco.

Hiking is also a very popular activity in Switzerland and Canton Ticino, especially during the weekend. There are several paths that you can follow to explore the mountains surrounding Bellinzona and one of the most known is the trekking in Monte Carasso that leads to a Tibetan Bridge. Day trips to explore Swiss mountains and landscapes can easily be organized starting from Bellinzona.

In addition to hiking, the region of Bellinzona offers amazing opportunities for cycling friends. Popular biking routes include the route Bellinzona-Locarno. This route (Route 32) is approximately 21km long and leads through flat terrain. Riding along the Ticino river and numerous small villages you end up reaching the Lago Maggiore at the entry of Locarno, where you can rest for a drink or cool down in the lake. The ambitious biker can of course continue the trip along the lake, then pass towards Losone following route 32 up to Valle Maggia. Worthy of remark may also be the Route 3, riding north of Bellinzona (direction San Gottardo). Especially in the summer, this flat route is enriched by the view of waterfalls and hidden lagoons that invite you to explore

them, especially in the middle of the hot summer of Ticino. An interactive map of hiking trails and bike routes can be found here: schweizmobil.ch

4.2. Cultural Events

Festivals are easy to find during the summer season in the Bellinzona region and in Ticino, with live concerts, street food events and the world-famous Locarno Film Festival.

If you are passionate about art, you will enjoy the many exhibitions at the Castelgrande, which also hosts several summer concerts, open-air cinema, and many other events all year round.

Bellinzona also has a small but magnificent theater. Acts are mainly in Italian, the official language in Ticino. Same is true for movies at the cinema. Projections in English are more frequent in Lugano and at the Locarno Film Festival. Also, in Locarno you can find the Anglo Swiss Club which screen films during winter in the Locarno theater (angloswisslocarno.ch).

To learn more about events in Ticino visit ticino.ch and bellinzonaevalli.ch.

To learn more about events in Bellinzona visit incitta.ch.

Rabadan

The Rabadan in Bellinzona, held since 1862, is one of the most spectacular carnivals of Switzerland. With its 150'000 visitors, it is one of the biggest carnival in Switzerland, second only to the one in Basel. It lasts for 5 days in January-February, with almost non-stop music events and parties. During the day it is possible to attend the parade of the traditional "*carri di carnevale*" and enjoy the music of local bands. But do not go there without wearing a carnival costume, you will feel uncomfortable wearing normal clothes! There's no limit to the imagination, the funkier the costume the better!

PerBacco

The wine festival, the perfect event for wine lovers. Thanks to the climate, Ticino and the wider region is well known for its vast vineyards. During the festival, which occurs in September in the city center of Bellinzona, it is possible to taste and enjoy many locally produced wines together with local cheese and sausages. The event is enriched with live music. Not much is left to say, except to raise your glasses and - cheers!

Locarno Film Festival

Locarno Film Festival is the most famous movie festival in Switzerland starting every year on the second Wednesday in August. The festival attracts many visitors and cinema enthusiasts from all the world to enjoy movie premieres in a real cinema park. Movie projections are held throughout the day at different locations. The biggest viewing place is at Piazza Grande - an open-air cinema that can host up to 8000 people, set up specifically for the occasion! Different options are available to participate: single tickets, day pass, weekly pass, and students can get a very advantageous discount for the entire event! We recommend visiting the city during the festival even without attending any projection, indeed, bars and restaurants organize specific events and parties to entertain the visitors! Fun is granted!

Social Activities

After work apéros are organized almost every day by the majority of the bars in Bellinzona and many of them also have a kitchen, so you have the possibility to enjoy some snacks or a good dinner; however, vegetarian and vegan options might be limited, ask the Chef!

During the weekends it is always possible to enjoy drinks and - for the bravest singer - at the Karaoke Bar! An Escape Room at the Castelgrande can instead cheer you up during rainy days.

5. PhD Students' Duties

If you are a new PhD student, regardless of whether you are enrolled in USI, ETH, Bern or others, we have to warn you: you are supposed to attend many presentations. There are 3 main cycles of presentations that take place at the IRB.

5.1. Bios+ Monday discussions

Frequency: every Monday (duh!)

Attendants: all IRB and all IOR (highly recommended)

Coordinator: Prof. Mariagrazia Ugucioni

Every week a person from a different research group has to present their data to the whole Institute. At the beginning of the academic year you will receive per email the program of the Monday discussions. The program determines when each lab is supposed to give its presentation, but not the topic or the person presenting. The PI (Principal Investigator, also known as Group Leader) of the lab is responsible for choosing them. New PhD students are usually safe from presenting a Monday discussion due to the lack of data, but you will probably present in the second and third year.

5.2. IRB Journal Clubs (JCs)

Frequency: once per week (unless a PhD lecture is scheduled for the same week, in that case the JC is skipped)

Attendants: PhD students (mandatory), interested people

Coordinator: Dr. Silvia Monticelli

Every week a different PhD student presents a paper of their own choice. The paper has to be immunology-related, but there are no strict rules about the topic. It has to be an original paper, not a review. The presentations follow the last name alphabetical order of the students, and each student has to present once per academic year. The program is sent by email at the beginning of the academic year. Remember to add a final slide with the critical analysis to your presentation! Is the paper solid? Which experiments didn't convince you? How would you improve it?

5.3. IRB PhD Lectures

Frequency: around once per month, 10 per year

Attendants: PhD students (mandatory), interested people

Coordinator: Silvia Monticelli

The PhD program with the dates of the seminars is sent by email at the beginning of the academic year. Each PhD lecture is held by an international guest (usually an important expert of their own field, every time invited by a different PI).

The PhD lectures are divided in 2 parts:

Seminar: the international guest presents his or her own work. This part is usually followed by the whole IRB.

Journal club: 2 PhD students present 2 papers chosen by the international guest. A small group of other PhD students (discussion group) is supposed to prepare and ask questions.

Dr. Monticelli is in charge of choosing the students for the presentation and the discussion group. Usually, the names are known around 2 weeks before the PhD lecture, together with the papers chosen by the international guest. All the PhD students, with the exception of the 2 chosen for the presentation, have to fill a form about one of the 2 papers that will be discussed. The form asks very broadly questions like: "How would you present the guest?", "Which are the flaws and the novelties of the paper?" or "Which kind of project would you propose to get a post-doctoral position in the guest lab?" As you can see, the form requires quite a bit of time to be completed. Don't wait until the last minute! At the end, you have to send it to Dr. Monticelli by email before the PhD lecture. She will correct it and send it back to you with some suggestions in a few weeks.

If something is not clear, you can ask Dr. Monticelli directly. She is always friendly. Remember that there is no “classic” journal club when there is already a PhD lecture the same week (even if they would be scheduled on different days).

Important: these cycles of seminars can give you credits! Different universities have different rules to assign credits to their PhD students. Be sure to properly check how your university works and how many presentations you need to earn your credits.

6. University Enrollment

If you would like to do a PhD at the IRB, check out the website for open positions (irb.usi.ch/join-the-team/). If the research group of your interest does not have an advertisement, do not hesitate to send a spontaneous application to the group’s principal investigator (PI). Motivated and talented applicants are always welcome to submit their application.

PhD students have to be enrolled at a university in order to obtain a doctoral degree. IRB PhD students are mostly enrolled at the ETH Zurich or at the Università della Svizzera italiana (USI). Enrolling into a university can seem complicated, which is why we will provide in the next sections the most important information for the enrollment. All details can be obtained from the university websites and the responsible enrollment offices.

6.1. Enrollment ETH Zurich

IRB PhD students enrolled at the ETH are usually affiliated with the Life Science Zurich Graduate School (LSZGS) and the Department of Biology. The requirements, procedures and responsibilities for receiving a doctoral degree are set by the [ETH Zurich Ordinance on the Doctorate \(Doktoratsverordnung ETH Zürich\)](#). A PhD student can be enrolled at the ETH without being enrolled in a graduate school. There are two ways for PhD students to be enrolled at the ETH termed Track I and Track II.

Track I

The process starts by applying to the [Life Science Zurich Graduate School](#) (deadlines are July 1st and December 1st). An admission committee reviews the applications and invites a list of applicants for three-day interviews in September and February, respectively. The applicants have to present their previous work and will have the opportunity to meet groups and principal investigators (PIs) that have open positions. After the interviews, the admission committee reviews preference lists of applicants and PIs to match candidates with the open positions.

Track II

The prospective student directly applies to a PI and is accepted to join the lab. The student then uses the same application tool for the Life Science Zurich Graduate School including two recommendation letters, diplomas and a recommendation letter of the PI. There is no deadline for this application; it can be submitted at any time. If the PI is not a professor at the ETH, they cannot be the official supervisor. In this case, the student has to find an ETH professor that accepts to be the official supervisor. A confirmation letter by the official supervisor has to be submitted. Additionally, pursuing a PhD at the IRB is considered an external thesis by the ETH. This means that the student has to submit a document titled Completion of the Doctoral Thesis outside the ETH Domain and a written concept for the planned doctoral thesis has to be attached. The ETH Steering Committee will decide on the acceptance of the student or on a further examination by the Admission Committee.

The Admission Committee will review the prior education of the applicant and can decide whether the student has to take additional exams (so-called *qualifying exams*) which have to be completed within the first year of the PhD.

In parallel to enrolling into the LSZGS, the student and PI can decide to enter a PhD program. The LSZGS has 16 PhD programs and the majority of the IRB students follow the Microbiology and Immunology (MIM) PhD Program.

Important:

- Applications from Track II students are accepted no later than 6 months after starting the PhD (start of work in the lab)
- Applicants who did not pass a Track I interview (of any Zurich graduate Program) are excluded to enter the MIM program through Track II
- Application as Track II is possible for candidates which had applied by Track I but were not invited for an interview
- Exceptionally, a Track II admission interview can be repeated once during the following 6 months

You will receive your enrollment certificate by mail. You have to enroll for every semester very simply online on the website mystudies.ethz.ch.

Useful address:

ETH Doktoratsadministration

Rämistrasse 101

HG FO 23.4

8092 Zürich

Switzerland

Tel. +41 44 632 26 72

doktorat@ethz.ch

6.2. Enrollment USI

If you are doing your PhD at IRB, IOR or EOC you also have the possibility to enroll into PhD programs at Università della Svizzera italiana (USI), which are:

- Immunology and Cell Biology - the program is run by the Institute for Research in Biomedicine (IRB), affiliated to the USI
- Cancer Biology and Oncology - The program is run by the Institute of Oncology Research (IOR), affiliated to the USI.
- Neurosciences / Human Neurosciences - The program is run by the Neurocenter of Southern Switzerland (NSI - EOC), partner of the Faculty

In order to be enrolled, first you need to apply directly to a PI from IRB, IOR or EOC for a PhD position. Once your application has been accepted, all you need to do is to send an email to phd.biomed@usi.ch with the following documents:

- CV
- Motivation letter
- Reference letter written by the PhD Thesis director (PI)
- Title and description of the PhD project (min. 1 page, max. 5)
- Copy of Master degree diploma
- Swiss matriculation number, if applicable
- Copy of your ID or passport
- Copy of a 3-years PhD Student's contract with the Institute
- Copy of your permit, if applicable
- Portrait picture of yourself (jpg, png)

There are several deadlines per year where the USI PhD committee will meet to review your application. Send your application in advance to phd.biomed@usi.ch. You will receive the enrollment certificate at the beginning of your studies.

Once you are enrolled, you need to choose your PhD committee. Besides your Thesis director, which is the PI in whose lab you are doing your PhD, you need to choose an internal Mentor among the other PIs in Bios+, and one/two external members. Once per year you will show the progress of your PhD to the committee and you will receive feedback.

All the templates and documents are available on the USI website. Be sure to check all of them in advance to meet the deadlines: biomed.usi.ch/en/study/doctoral-studies-biomedical-sciences

7. Healthcare Insurance

Every person living in Switzerland for more than 3 months is required to obtain mandatory basic health insurance in case of illness and accident. This basic insurance does not cover dental care. The insurance company can be freely chosen. A list of healthcare insurance providers can be found here: comparis.ch

By law, all insurance companies have to provide the same basic health coverage to everybody, so you can opt without any doubt for a less expensive insurance company. Basic health insurance covers the cost of treatment provided by doctors, pharmacies and hospitals. An individual is generally free to choose which doctor to receive treatment from. However, some insurance models limit the available options. If you wish to be seen by a doctor who speaks your own language, the regional Order of Physicians (*“Ordine dei medici del Canton Ticino”*) can advise on the best choice. For emergencies, one pharmacy remains open on weekends and public holidays, and every evening until 8 pm. Bellinzona also has its own dental hospital, which is open to all residents.

You can apply for a premium reduction (*“Riduzione dei premi dell’assicurazione malattia (RIPAM)”*), more info here: [Contributi RIPAM](#)

Useful address:

Servizio sussidi assicurazione malattia

Via Ghiringhelli 15a
Casella postale 2121
6501 Bellinzona
tel. +41 91 821 93 11

Supplemental health insurance is optional and offers possibilities to partially cover additional medical expenses such as dental care, ambulance transportation, alternative medicine and psychotherapy.

Important: In some cantons (such as Vaud, Bern, Zurich), PhD students can be exempt from the mandatory basic health insurance and are allowed to have a foreign health insurance if it covers the same expenses as Swiss insurance companies. This exemption, however, is not permitted to PhD students by the Department of Health of the Canton of Ticino. The following rules apply concerning health insurance for foreign interns, students and researches with or without EHIC (European Health Insurance Card, called TEAM in Italian: *Tessera Europea di Assicurazione Malattia*):

EU/EFTA interns with EHIC

- Mandatory to have health insurance due to gainful employment;
- Exemption: interns from Italy, France, Germany and Austria with EHICs can request exemption from the Swiss insurance obligation, exercising the right of option which means they can choose whether to maintain health insurance in their country of residence, or to join the basic insurance in Switzerland.

EU/EFTA interns with private insurance

- Exemption according to article 2 paragraph 4 of OAMal;
- Students with gainful employment coming from Italy, France, Germany and Austria with private insurance can apply for exemption from the Swiss insurance obligation, exercising the right of option.

Non-EU/EFTA interns

- Exemption according to article 2 paragraph 4 of OAMal;
- If they have gainful employment: mandatory insurance in Switzerland;
- No possibility to exercise the right of option.

Exception: If internship is an integral part of their studies

If the internship is an integral and therefore mandatory part to complete their studies, they can request an exemption pursuant to article 2 paragraph 4 of OAMal. The application must be submitted within 3 months of entering Switzerland. To submit the request, they must submit the following documents:

- Official form TI 6.1 duly completed and stamped by both the student and the employer
- Copy of the European Health Insurance Card
- Copy of work permit
- Copy of the work contract
- Copy of a document certifying enrollment at the University

PhD students and visiting researchers with a scholarship from a foreign university or a federal scholarship

- Can no longer be exempted (repeal of article 2 paragraph 4bis OAMal)
- **Exception:** EU/EFTA PhD students/researchers with gainful employment coming from Italy, France, Germany and Austria with private insurance they can apply for exemption from the Swiss insurance obligation, exercising the right of option.

Legal basis: Federal law on health insurance and the ordinance on health insurance:

Italian: [Legge federale sull'assicurazione malattie \(LAMal\)](#)
[Ordinanza sull'assicurazione malattie \(OAMal\)](#)

German: [Bundesgesetz über die Krankenversicherung \(KVG\)](#)
[Verordnung über die Krankenversicherung \(KVV\)](#)

French: [Loi fédérale sur l'assurance-maladie \(LAMal\)](#)
[Ordonnance sur l'assurance-maladie \(OAMal\)](#)

7.1. Mental Health

Since July 1st 2022, visiting a psychologist is covered by the basic health insurance if it is ordered by a medical doctor. The doctor can issue an order for 15 psychological visits which can be again extended to another 15 visits. After 30 visits, you can continue your psychotherapy with a psychiatrist. In the previous system, which expires on December 31st 2022, it is possible to visit a psychologist only if they work in a medical office with a psychiatrist (a so-called delegated psychologist). Visiting an independent psychologist was not covered by the insurance in this old system. Visiting a psychiatrist and receiving prescribed psychiatric medicine is covered by the basic health insurance. Many health insurance providers offer supplemental coverage for psychotherapy. A list of doctors and psychologists can be received by the health insurance provider or online:

<https://en.comparis.ch/gesundheit/arzt/default>

7.2. Accident Insurance

Every person living in Switzerland must have accident insurance. If an individual is employed for more than 8 hours per week, which is the case for every PhD student, the accident insurance is provided by the employer. All accidents are covered, including work-related and non-work related, no matter if you chip your tooth on a bicycle or twist your ankle on a beach! Accidents are covered worldwide, not only if they happened in Switzerland. Keep this in mind when buying health insurance – you do not need to buy accident insurance because you are already insured through your employer.

7.3. Insurance Models

It is possible to choose different insurance models, which are different ways of how medical care is provided.

Family Doctor Model

You choose a family doctor and for every issue, you visit them first before going to a specialist. The insurance company might have a list of family doctors from which you have to choose a doctor. In the case of emergency, gynecologists and eye doctors, you do not have to go first to the family doctor.

Note: When starting at the IRB, you will have to do a medical checkup at a doctor chosen by the institute. This doctor is not your family doctor and the Institute is covering the costs of this visit. You have to find a family doctor yourself.

HMO Model

HMO stands for "Health Maintenance Organization". It is very similar to the family doctor model. You will receive a list of possible doctors' practices that you can choose from.

TELMED Model

For any issue, you first call the medical hotline of your insurance provider. They refer you then to a specific doctor or pharmacy. This is the least flexible model, but usually the cheapest.

Free choice of doctor model

As the name suggests, you freely go to any specialist you want, without first seeing a general practice doctor. This model is always the most expensive, but the most flexible in choice of doctors.

7.4. Health Insurance Costs

There are three layers of payment for medical expenses to consider.

Insurance premium

The insurance premium is paid monthly in advance, irrespective if you will use any medical service. The amount of the insurance premium depends on your place of residence, age, gender, chosen deductible and insurance model. It broadly ranges from 200-400 CHF per month for adults. Remember: companies have to provide the same coverage by law, so you can opt for the less expensive company.

Deductible (Italian: *Franchigia*, German: *Franchise*)

When you use any medical service, such as visiting a doctor or receiving prescribed medicine, you will pay a share of the expense. This is part of your out-of-pocket expense. You can choose your deductible to be between 300 to 2500 CHF per year. The lower the deductible, the higher the premium and vice versa. If you expect to visit the doctor often, for example for a chronic illness, we highly recommend you to choose a low deductible. This will result in a high premium, but the total medical cost per year will be lower than by choosing a high deductible. If you are a generally healthy person with rare doctor's visits, we recommend you to choose a high deductible. The deductible and premium can be changed only once per year every November.

Coinsurance (Italian: *Partecipazione*, German: *Selbstbehalt*)

This is the other part of your out-of-pocket expense. After paying off your deductible in full, the insurance provider pays 90% of the medical services, and you pay the remaining 10% which is called the coinsurance. The maximum of the coinsurance per year is 700 CHF. After you have paid the 700 CHF of coinsurance, the insurance provider covers 100% of all medical expenses.

5 minutes of a doctor's visit cost approximately 25 CHF, therefore, one visit can easily reach over 100 CHF, especially if it includes blood work.

7.5. Payment Systems

There are two payment systems that insurance providers use for reimbursing medical costs: *tiers payant* and *tiers garant*.

Tiers payant

With this system, the insurance provider pays any medical expense directly to the doctor, hospital or pharmacy and then sends you an invoice to reimburse them until you reach the limit of the deductible and coinsurance.

Tiers garant

With this system, you pay first any medical expense, and then demand a reimbursement from the insurance provider. This system is more challenging since you have to advance the payments and then claim for reimbursement, so you may want to make sure which system is applied by the insurance you are going to choose. Usually the cheaper insurance providers use this payment system.

7.6. Ambulance Transportation

If an ambulance transportation occurs due to an accident, the accident insurance of the employer covers it in full. However, if the transportation is due to an illness, which is not life-threatening, the basic health insurance covers only 50% of the cost of an ambulance or up to 500 CHF per year. The rescue from a life-threatening situation is also covered by 50% or up to 5000 CHF per year by the basic health insurance. There are multiple possibilities to cover the expense of the ambulance transportation. One possibility is to buy a supplementary health insurance, which specifically covers ambulance transportation costs. Another way is by paying an annual membership fee to the Croce Verde Bellinzona (cvbellinzona.com) (40 CHF for an individual or 70 CHF for a family). The Croce Verde grants their members a discount on the invoice, issued for a medically necessary rescue and transport intervention, equivalent to the part not covered by basic health insurance or accident insurance, and any supplementary insurance. The deductible and coinsurance are excluded from this discount. This ambulance service covers the area of Bellinzonese (Bellinzona and surrounding areas like Castione, Arbedo, Giubiasco, Monte Carasso). In severe cases, where transportation by helicopter or jet is needed within Switzerland or abroad, the [Rega](#) rescue service can be called. This service is very expensive, but with a yearly contribution of 40 CHF the Rega waives or reduces the costs of any emergency services.

8. Transportation in Switzerland

The city of Bellinzona, and Switzerland in general, benefits from a superb rail and bus network. Swiss Federal Railways (SBB-CFF-FFS) and public transport providers in Bellinzona and the surrounding area, offer various types of travel cards. Switzerland is a country you will absolutely enjoy exploring, whether you are passionate about nature or historical cities! To get around, install the official SBB app which has the timetables for all means of public transportations within Switzerland and even connections to neighboring countries.

8.1. Public Transportation

SBB GA travelcard (Italian: *abbonamento generale*, German: *Generalabonnement*)

This travelcard allows unlimited use of public transportation within Switzerland. It costs 345 CHF per month for adults and 245 CHF for youth. If paid annually, there is a discount. This ticket is advisable only if you travel far distances regularly. Otherwise, we recommend to use other travelcards listed below.

SBB Half Fare Card (Italian: *Metà-prezzo*, German: *Halbtax*)

The Swiss Half fare card is a must-have for travelers. It allows traveling by train, bus, boat and most mountain railways at half price! It also gives a discount for mountain funiculars and cable cars. Half-fare cards cost 185 CHF per year for adults (25+) or 120 CHF per year for youths (<25). It can be bought at any train station or ordered online. The cost of the card is reimbursed by the IRB, if you need to travel for professional or educational purposes. [Swiss Half Fare Card | Switzerland Tourism \(myswitzerland.com\)](#).

Arcobaleno ticket

The public transportation in Ticino is offered by the company Arcobaleno. For commuters at the IRB we recommend the Arcobaleno subscription. It is a zone-subscription that allows people to freely travel by public transportation within the zones of Ticino and/or Moesano. See chapter **9. Benefits**.

[Abbonamenti | Arcobaleno](#)

SBB Day Pass (Italian: *Carta giornaliera*, German: *Tageskarte*)

For daily trips the best deal is the SBB Day Pass. It allows you to use any means of public transportation for one day. The full price is 75 CHF for the second class, but it is possible to buy them for much less (so-called "Saver Day Pass") from the SBB website if purchased in advance.

Another option is to purchase such day passes from municipalities for a price of 42-45 CHF. Every municipality in Switzerland sells a certain number of day passes, usually one or two tickets per day. Anybody can purchase them, irrespective if one lives in that municipality or not.

Day passes sold by municipalities in Ticino: swisstrotter.ch

Day passes sold by municipalities in all other cantons: tageskarte-gemeinde.ch

SBB Seven25 Travelcard

This travelcard allows unlimited travel beginning from 7pm. It is eligible only to persons under the age of 25. The monthly price is 39 CHF, and annually 390 CHF. We recommend this card if you have a hobby (for example language course or sports) in the evening hours in a neighboring town.

8.2. PubliBike

If punctuality is not your best quality, the bike sharing service could be a viable alternative for short-distance travels in Lugano and Mendrisio. USI provides all the university members a free subscription to the PubliBike. By registering to the service, it is possible to use either an electric or conventional bicycle with your USI student's personal card. The first 30 mins are free. Once the first half hour period is up, the fare is 0.05 CHF/min with conventional bikes and 0.10 CHF/min for the electric ones. However, 30 mins should be enough to move from one station to the other.

PubliBike

[Mappa \(publibike.ch\)](http://Mappa(publibike.ch))

8.3. Driving

Cars are an option to consider when traveling with some friends. To reserve a car, it is possible to use the Mobility Click & Drive service, which allows you to rent a car and pay for the usage time and kilometers covered. Surely, not the cheapest option but the most comfortable to reach the most remote places in Switzerland!

[Click & Drive | Private customers \(mobility.ch\)](http://Click & Drive | Private customers (mobility.ch))

Important: to drive in Switzerland, you can use your foreign driver's license for up to 1 year. After 12 months from your arrival in the country you will need to convert your driving license for a Swiss one by presenting the required documents to the Road Traffic Office.

9. Benefits for IRB/IOR employees

To receive the following benefits, you might be asked to show your IRB or IOR Card:

- 10% discount on membership at ActivFitness gym (closest one is Viale Stazione 18)
- 10% discount in the restaurant Grottino Ticinese (Via Luigi Lavizzari 1)
- 10% discount in the pharmacy Portone (Viale Portone 1)
- Access to the mensa of the High School of Hospitality and Tourism (Via Stefano Franscini 32)
- Banking: Employees younger than 25 have discounts at Banca Stato. If you open a Campus account at UBS the first two years will be free. At BPS you will have reduces fees for a longer period.
- Mobile/internet: as promotional offers change periodically we advise you to check the major providers (Swisscom, Salt, Sunrise, UPC, Wambo etc.)
- Health insurance providers: CSS and Helsana may have discounts for IRB/IOR employees on complementary insurance (LCA)
- IRB: 30% on annual travel pass only for the route from your house to work. Fill out the form in the Inside of the IRB website ([Inside](#))
- IOR: 40% on annual travel pass only for the route from your house to work.

- Discounts for the public swimming pools (in CHF):

| | | Full price | Bellinzona residents | Students |
|---|-----------------|------------|----------------------|----------|
| Public outdoor swimming pool (Via Mirasole 20) | Single entrance | 10 | 6 | 4 |
| | Season ticket | 240 | 150 | 100 |
| Public indoor swimming pool (Via Brunari 2) | Single entrance | 10 | 6 | 4 |
| | Season ticket | 350 | 210 | 140 |

Reimbursements

- For students: IRB will reimburse the invoice from the Ticino Migration Office when you apply for your first Swiss work permit
- IRB reimburses the SBB/FFS Half Price Pass if you travel for professional or educational purposes

The following reimbursements depend on the group leader/lab, therefore make sure you check what/how much is covered beforehand (see IRB employee regulations for more info):

- University fees
- IRB or Group Leader may reimburse expenses for transfer/hotel/meals if you go to a course/conference. Check the budget allowed for such activities beforehand with Group Leader and HR. The reimbursements will be for:
 - Transport i.e. train ticket (2nd class)
 - Hotel and meals
 - Event fee

USI rules apply for the maximum reimbursement.

You will ask for reimbursement using the Excel document provided on the IRB website, and you will need to provide receipts/proof of payments.

10. Student Associations

10.1. IRB Student Association (ISA)

The aim of the IRB Student Association (ISA) is to promote interaction between IRB students and students of other institutions, enrich and facilitate student life, and advocate the interests of students towards the IRB organizational bodies and other institutions. We are always looking for people who want to become a proactive member of ISA. If you are interested to join, please contact us at isa@irb.usi.ch.

10.2. Other Associations

A list of other associations, affiliated with the USI, can be found here:

desk.usi.ch/en/list-acknowledged-student-associations

11. Mediation Offices

Academic institutions are often a place where people from different backgrounds and cultures meet. Also, the turnover of employees is higher than in other work environments. How academia is structured today can unfortunately lead to interpersonal conflicts. To prevent this, everybody has to treat each other with respect. Bullying, harassment and discrimination is not accepted. If an issue occurs that requires intervention – speak up, clarify your boundaries, seek advice from people you trust. If that is not solving the issue, every university has an office that can provide help in solving these issues.

Mediation Offices at the ETH: respekt.ethz.ch/en/contact-and-advice-services.html

Mediation office at the USI: mediatore@usi.ch

Laboratorio di psicopatologia del lavoro

The cantonal socio-psychiatric organization launched the office of work-related psychopathology (Laboratorio di psicopatologia del lavoro). Their service is aimed at all people who experience discomfort due to a difficult work situation such as conflicts in the workplace, bullying, harassment, burnout, stress and unemployment. The laboratory is external, neutral and offers confidential active listening, as well as medical and psychological support.

For employees of USI and affiliated institutes the first three sessions are covered financially by USI. If more than three meetings are necessary, the Laboratory can help find solutions.

Address:

Via Luganetto 5

6962 Viganello

tel. +41 91 815 21 11

dss-osc.lavoroesalute@ti.ch

We also recommend you to watch this very insightful lecture on the IRB website:

["Towards an institutional culture of Respect" from Gisou van der Goot \(17.05.2021\)](#)

Contributors of this handbook in alphabetical order:

Filippo Bianchini

Emina Džafo

Elena Foli

Serena Melgrati

Julia Neumann

Irene Latino

Giulia Saronio

Special thanks to the secretariat of IRB, IOR and the City of Bellinzona.