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supplemental health insurance

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Extended healthcare coverage

# Supplemental health insurance

Avoid significant medical and pharmaceutical costs by choosing coverage that meets your expectations.



Supplemental health insurance covers expenses which are not reimbursed by compulsory health insurance and is an ideal addition to legal benefits that are often limited:

- drugs not recognised by LAMal/ KVG
- alternative medicine
- vaccinations
- transport costs
- home help costs
- glasses and contact lenses
- contribution to dental costs
- independent psychologists and non-doctor psychologists
- thermal and convalescence cures

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# Overview of benefits

## Benefits

Benefits are reimbursed up to the overall amount of coverage decided upon when taking out insurance. You may choose between four levels:

- level 1: CHF 8,000 per calendar year
- level 2: CHF 10,000 per calendar year
- level 3: CHF 15,000 per calendar year
- level 4: CHF 20,000 per calendar year

### Coverage levels

Type of benefits		Compulsory health insurance (LAMal/KVG)	Supplemental insurance level 1	Supplemental insurance level 2	Supplemental insurance level 3	Supplemental insurance level 4
Hospital	Personal expenses indemnity in case of hospitalisation		CHF 100/case	CHF 100/case	CHF 200/case	CHF 200/case
	Hospital accommodation for family members		CHF 400/calendar year	CHF 500/ calendar year	CHF 600/calendar year	CHF 700/calendar year
Drugs	Restricted drugs	Specialty list drugs (LS/SL)	90%, max. CHF 600/calendar year	90%, max. CHF 800/calendar year	90% of costs	90% of costs
	Non reimbursable drugs		90%, max. CHF 600/calendar year	90%, max. CHF 800/calendar year	90% of costs	90% of costs
Alternative medicine	Alternative medicine	therapies practised by a recognised practitioner: acupuncture, homeopathy, phytotherapy, traditional Chinese medicine, anthroposophic medicine, neural therapy	osteopathy, sophrology, acupuncture, homeopathy and electro-acupuncture only, max. CHF 70/session, up to CHF 500/calendar year	extensive list of alternative medicine therapies, CHF 70 max./session, up to CHF 2,000/calendar year	extensive list of alternative medicine therapies, CHF 70 max./session, up to CHF 3,000/calendar year	extensive list of alternative medicine therapies, CHF 70 max./session, up to CHF 4,000/calendar year
Cures	Thermal cures in Switzerland prescribed by a doctor	CHF 10/day, max. 21 days/calendar year	50%, max. CHF 250/calendar year	60%, max. CHF 300/calendar year	80%, max. CHF 500/calendar year	80%, max. CHF 750/calendar year
	Thermal cures abroad prescribed by a doctor				50%, max. CHF 500/calendar year	80%, max. CHF 1,000/calendar year
	Convalescence cures prescribed by a doctor		CHF 15/day, max. 30 days/calendar year	CHF 20/day, max. 30 days/calendar year	CHF 25/day, max. 30 days/calendar year	CHF 25/day, max. 30 days/calendar year
	Convalescence cures prescribed by a doctor following hospitalisation		CHF 30/day, max. 30 days/calendar year	CHF 40/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year	CHF 50/day, max. 30 days/calendar year
Home help and placement costs			CHF 1,000/calendar year for home help and placement costs for family members	CHF 1,500/calendar year for home help and placement costs for family members	CHF 2'500/calendar year for home help and placement costs for family members	CHF 3,000/calendar year for home help and placement costs for family members
Glasses and contact lenses		children CHF 180/calendar year until 18 years of age (eyeglasses and lenses)		CHF 100/three-year period	CHF 150/three-year period	CHF 200/three-year period
Auxiliary appliances		according to the list of medical aids and appliances (LIMA/MiGeL)	90%, max. CHF 200/calendar year	90%, max. CHF 300/calendar year	90%, max. CHF 1,000/calendar year	90%, max. CHF 1,500/calendar year
Maternity	Ultrasound scans	according to LAMal/KVG	90%	90%	90%	90%
	Childbirth preparation classes	CHF 150/pregnancy	CHF 150/pregnancy	CHF 150/pregnancy	CHF 150/pregnancy	CHF 150/pregnancy
	Indemnity		one-time breastfeeding indemnity of CHF 100/child	one-time breastfeeding indemnity of CHF 100/child	one-time breastfeeding indemnity of CHF 100/child	one-time breastfeeding indemnity of CHF 100/child
Prevention	Mammographies	according to LAMal/KVG	90%	90%	90%	90%
	Vaccinations	considered as a special case according to LAMal/KVG	90%, max. CHF 100/calendar year	90%, max. CHF 150/calendar year	90%, max. CHF 200/calendar year	90%, max. CHF 250/calendar year
	Elisa or HIV test	considered as a special case according to LAMal/KVG	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year	CHF 50/calendar year
Dental treatments	Dental treatment following an illness	diseases of the masticatory system treated by a dentist		80%, max. CHF 100/three-year period	80%, max. CHF 150/three-year period	80%, max. CHF 200/three-year period
	Dental treatment following an accident	dental accidents treated by a dentist	80%, max. CHF 3,000/case	80%, max. CHF 4,000/case	80%, max. CHF 6,000/case	80%, max. CHF 8,000/case
Transport and rescue costs	Transport costs	50%, max. CHF 500/calendar year	50%, max. CHF 500/ calendar year (including search costs)	80%, max. CHF 1,000/calendar year (including search costs)	80%, max. CHF 5,000/calendar year (including search costs)	80%, max. CHF 5,000/calendar year (including search costs)
	Rescue costs	50%, max. CHF 5,000/calendar year				
Independent psychologists and non-doctor psychologists			CHF 500/calendar year	CHF 600/calendar year	CHF 700/calendar year	CHF 800/calendar year
Other benefits			voluntary sterilisation 80%, max. CHF 200. Difference of cantonal outpatient rates, CHF 500/ calendar year	voluntary sterilisation 80%, max. CHF 300. Difference of cantonal outpatient rates, CHF 600/calendar year	voluntary sterilisation 80%, max. CHF 400. Difference of cantonal outpatient rates, CHF 800/calendar year	voluntary sterilisation 80%, max. CHF 500. Difference of cantonal outpatient rates, CHF 1,000/calendar year
Maximum amount/calendar year			CHF 8,000	CHF 10,000	CHF 15,000	CHF 20,000
Groupe Mutuel Assistance		according to the limits specified in the general terms and conditions of Insurance of Groupe Mutuel Assistance	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad	emergency medical assistance, escort and repatriation while travelling and abroad

This table only gives a general overview of insurance terms and conditions and is not exhaustive.