

Supplementary outpatient insurance

plus

The low-cost upgrade for basic insurance

Outpatient treatment	—		
Alternative medicine		without natura	with natura
	Recognised treatment methods according to the Sympany list ³	50% of the costs	80% of the costs
	Advanced treatment methods according to the Sympany list ³	No assumption of costs	50%, up to CHF 1,000 per calendar year
	Natural remedies (phytotherapeutic, homeopathic, anthroposophic and oligotherapeutic remedies)	80% of the costs	80% of the costs
Total limit for alternative medicine	CHF 3,000 per calendar year	CHF 6,000 per calendar year	
Abroad	Full assumption of costs in addition to basic insurance		
	—		
	—		
Medical aids	Children aged 18 and below: up to CHF 270 per calendar year Adults: up to CHF 270 per three calendar years 50%, up to CHF 250 per calendar year		
Spa treatments	—		
	—		
	50%, up to 12 entrance tickets		
Medication	90% unlimited for medication not covered by basic insurance and not excluded by Sympany		
Pregnancy¹	—		
	Up to CHF 200		
	—		
	CHF 250 per child		
	—		
Care	—		
	—		
	—		
	—		
	—		
Preventative treatment	—		
	80%, up to CHF 220 per calendar year		
	90%, one examination per year (one every three years is covered by basic insurance)		
	Up to CHF 300 per calendar year		
	Get fit: max. CHF 150 per calendar year for nutrition counselling, smoking cessation, etc. Stay fit: max. CHF 200 per calendar year for fitness studio subscription, club sport, fitness and relaxation courses. Recognised sport disciplines, fitness centres and courses: www.sympany.ch/sports-contribution		
Psychotherapeutic treatments	—		
Hospital (Switzerland)	—		
	—		
	—		
	—		
	—		
	—		
Transport costs	100% of the costs (in addition to the basic insurance) Search operations: up to CHF 100,000 per calendar year Up to CHF 100 per calendar year		
Dental treatment	—		
	—		
	70%, up to CHF 10,000 (two-year waiting period, unless an equivalent insurance policy is in place and at least one parent is insured with Sympany) CHF 60 per year		
	90% of the costs		

premium

For those with high standards

Outpatient treatment	—		
Alternative medicine		without natura	with natura
	Recognised treatment methods according to the Sympany list ³	50% of the costs	80% of the costs
	Advanced treatment methods according to the Sympany list ³	No assumption of costs	50%, max. CHF 2,000 per calendar year
	Natural remedies (phytotherapeutic, homeopathic, and anthroposophic and oligotherapeutic remedies)	80% of the costs	80% of the costs
Total limit for alternative medicine	CHF 6,000 per calendar year	CHF 10,000 per calendar year	
Abroad	Full assumption of costs in addition to basic insurance		
	—		
	Outpatient treatment costs abroad are covered (excess CHF 300 and 10% deductible)		
Medical aids	Children aged 18 and below: up to CHF 420 per calendar year Adults: up to CHF 420 per three calendar years 50%, max. CHF 250 per calendar year		
Spa treatments	—		
	—		
	50%, up to 12 entrance tickets		
Medication	90% unlimited for medication not covered by basic insurance and not excluded by Sympany		
Pregnancy¹	—		
	Up to CHF 200		
	—		
	CHF 250 per child		
	—		
Care	—		
	—		
	—		
	—		
	—		
Preventative treatment	—		
	80%, up to CHF 220 per calendar year		
	90%, one examination per year (one every three years is covered by basic insurance)		
	Up to CHF 600 per calendar year		
	Get fit: max. CHF 250 per calendar year for nutrition counselling, smoking cessation, etc. Stay fit: max. CHF 300 per calendar year for fitness studio subscription, club sport, fitness and relaxation courses. Recognised sport disciplines, fitness centres and courses: www.sympany.ch/sports-contribution		
Psychotherapeutic treatments	—		
Hospital (Switzerland)	—		
	—		
	—		
	—		
	—		
	—		
Transport costs	100% of the costs (in addition to the basic insurance) Search operations: up to CHF 100,000 per calendar year Up to CHF 400 per calendar year		
Dental treatment	—		
	—		
	70%, up to CHF 15,000 (two-year waiting period, unless an equivalent insurance policy is in place and at least one parent is insured with Sympany) CHF 60 per year		
	90% of the costs		