

## Supplementary outpatient insurance

<b>Outpatient treatment</b>	Provided by doctors, chiropractors and other medical practitioners (speech therapists, podiatrists, occupational therapists and physiotherapists, psychotherapists) with a federally recognised diploma, as long as treatment is prescribed by a doctor
<b>Alternative medicine</b>	Benefits for alternative medical treatment by trained, legally recognised doctors or naturopaths, natural healing practitioners and therapists recognised by Sympany
<b>Abroad</b>	Outpatient treatment (in case of an emergency) Hospital treatment (in an emergency) Elective medical procedures (outpatient and in hospital)
<b>Medical aids</b>	Visual aids (glasses and contact lenses) Other medical aids (must be medically necessary and prescribed by a doctor)
<b>Spa treatments</b>	Spa therapy prescribed by a doctor in a health spa recognised in Switzerland Rest cures prescribed by a doctor in a rest facility recognised by Sympany following a hospital stay Thermal baths, prescribed by a doctor
<b>Medication</b>	Medication prescribed by a doctor
<b>Pregnancy<sup>1</sup></b>	Checkups Prenatal and postnatal classes (courses run by midwives) Domestic assistance following the birth Breastfeeding allowance Breastfeeding support
<b>Care</b>	Healthcare in recognised care homes Home nursing care (Spitex), prescribed by a doctor and performed at home by recognised service providers Domestic assistance, prescribed by a doctor Domestic assistance help for people looking after children, if prescribed by a doctor
<b>Preventative treatment</b>	Early detection of diseases Vaccinations Routine gynaecological examinations Checkups Fitness and promoting a healthy lifestyle
<b>Hospital (Switzerland)</b>	Urgent hospital treatments in recognised hospitals Choice of doctor Hospital stay (room comfort) Inpatient rehabilitation Periods spent in a psychiatric clinic Rooming-in (The concurrent stay of one parent in the same room as their child or in accommodation outside of the hospital)
<b>Transport costs</b>	Emergency transports to the doctor/hospital required for medical reasons Search, rescue and recovery costs Return transportation Travel costs (subject to presentation of a doctor's prescription, e.g. for dialysis, chemotherapy or radiotherapy)
<b>Dental treatment</b>	Serious illnesses of the masticatory system and serious general illnesses Damage to teeth resulting from an accident Corrective treatment for dental misalignment for children and young people aged 25 and under Checkups including X-rays for children and young people aged 25 and under Wisdom teeth extraction

plus

### The ideal upgrade for basic insurance

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	<b>without natura</b>	<b>with natura</b>
Recognised treatment methods according to the Sympany list <sup>2</sup>	50% of the costs	80% of the costs
Advanced treatment methods according to the Sympany list <sup>2</sup>	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
Full assumption of costs in addition to basic insurance		
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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		
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50%, up to 12 entrance tickets		
90% unlimited for medication not covered by basic insurance and not excluded by Sympany		
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Up to CHF 200		
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CHF 250 per child		
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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: <a href="http://www.sympany.ch/sports-contribution">www.sympany.ch/sports-contribution</a>		
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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		
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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		

<sup>1</sup> Waiting period for supplementary insurance benefits arising from treatments relating to pregnancy: 270 days prior to the due date

<sup>2</sup> [www.sympany.ch/methods](http://www.sympany.ch/methods)

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### premium

#### For first-class outpatient benefits

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	<b>without natura</b>	<b>with natura</b>
Recognised treatment methods according to the Sympany list <sup>2</sup>	50% of the costs	80% of the costs
Advanced treatment methods according to the Sympany list <sup>2</sup>	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
Full assumption of costs in addition to basic insurance		
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Outpatient treatment costs abroad are covered (excess CHF 300 and 10% deductible)		
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		
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50%, up to 12 entrance tickets		
90% unlimited for medication not covered by basic insurance and not excluded by Sympany		
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Up to CHF 200		
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CHF 250 per child		
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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: <a href="http://www.sympany.ch/sports-contribution">www.sympany.ch/sports-contribution</a>		
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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		
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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		

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