

2022 edition



# Supplementary insurance

Special terms and conditions (STC)  
plus and premium

# Special terms and conditions (STC) plus and premium under the Federal Insurance Contract Act (ICA)

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# plus and premium

## 1 Insurance fundamentals

### 1.1 Purpose

**plus**, **plus natura**, **premium** and **premium natura** provide benefits for outpatient medical treatment elsewhere than at the place of residence or work, for preventive measures, remedial aids, the preventive dental and orthodontic treatment of children, alternative treatment and healing methods, transport costs, search, rescue and recovery operations and elective drugs; a breastfeeding allowance is also payable.

As a general rule, **premium** also pays benefits abroad. In addition, **premium** also covers costs not covered by the Federal Health Insurance Act (KVG) for treatment by doctors not subject to the KVG.

The **natura** variants pay increased benefits in the field of alternative medicine. Unless otherwise stipulated, the benefits and provisions of **plus natura** are equal to those of **plus**, and those of **premium natura** are equal to those of **premium**.

The benefits will usually be provided subsequent to all other insurance departments in these General Terms and Conditions of Insurance (GTC). The benefits of compulsory health insurance (hereinafter basic insurance) take precedence over those from this insurance department.

### 1.2 Insurance provider

The insurance provider is Sympany Versicherungen AG, Basel (henceforth referred to as the insurer).

### 1.3 General Terms and Conditions of Insurance (GTC)

The General Terms and Conditions of Insurance of Sympany Versicherungen AG are an integral component of the provisions of **plus** respectively **premium** cover. In the event of conflicting provisions, the Special conditions of **plus** respectively **premium** insurance shall take precedence over the General Terms and Conditions of Insurance

### 1.4 Insured persons

**plus** is available to persons of any age. **premium** is restricted to persons who have not yet reached their 60th birthday.

### 1.5 Benefit conditions

Benefits shall only be paid if treatment is necessary on medical grounds and performed by persons recognized by the insurer. Information about which persons are recognized must be acquired from the insurer.

### 1.6 Benefits abroad

Benefits under **premium** are also paid abroad, except when otherwise specified.

## 2 Medical treatment

### 2.1 Treatment elsewhere than at the place of residence or work

In addition to the benefits provided by basic, treatment by KVG health fund doctors other than at the place of residence or work of the insured person is fully covered as per the KVG charge scale applicable at the place of treatment.

### 2.2 Treatment by doctors not under KVG contract

**premium** provides benefits as per the recognized KVG charge scale for outpatient consultations with senior university hospital doctors and for treatment by doctors who are not under KVG contract.

### 2.3 Medical treatment abroad

#### 2.3.1 Elective treatment

**premium** covers the costs of medical treatment abroad up to a maximum of twice the KVG charge scale at the insured person's place of residence. **global** covers the full cost as per the normal local rate.

#### 2.3.2 Emergency treatment

In the event of emergency treatment by doctors while abroad, **plus** and **premium** insurance shall fully cover the costs subsequent to the benefits of the basic insurance.

#### 2.3.3 Duration of benefits

Subject to any provision to the contrary, benefits under **plus** and **premium** are not time-limited.

### 3 Prevention

#### 3.1 Vaccinations

The following contributions to the costs of vaccinations to prevent infection are payable per calendar year:

80%, max. CHF 220

No benefits are provided for vaccinations which are undertaken for occupational reasons, whose effect is medically contested or which are still in the research stage.

#### 3.2 Check-ups

The following contribution is made per calendar year for the disclosed costs of a check-up examination:

|         |               |
|---------|---------------|
| plus    | Up to CHF 300 |
| premium | Up to CHF 600 |

#### 3.3 Precautionary gynaecological examinations

The costs of one precautionary gynaecological examination per calendar year are insured at the KVG charge rate, provided that no such benefits are received in the same calendar year under KVG insurance.

#### 3.4 Maternity

##### 3.4.1 Preparation for birth

The following maximum sum per pregnancy is paid towards the documented costs of an antenatal course with a qualified professional, including rehabilitation gymnastics:

CHF 200

##### 3.4.2 Breastfeeding allowance

A breastfeeding allowance is payable. This allowance is paid if the insured mother breastfeeds her child for ten weeks, whether exclusively or not.

CHF 250

#### 3.5 Getting fit

The following contributions are payable to the documented costs of a course recognized by the insurer on forms of behaviour conducive to good health (e.g. giving up smoking, back training, dietary advice):

|         |                                 |
|---------|---------------------------------|
| plus    | Up to CHF 150 per calendar year |
| premium | Up to CHF 250 per calendar year |

The insurer designates recognized courses and institutions teaching forms of behaviour conducive to good health. The list of recognized courses and institutions, which undergoes constant adjustment and extension, can be inspected at any time at the insurer's offices.

#### 3.6 Stay fit

The following contributions are payable towards further recognized preventive measures such as sport, fitness and relaxation courses:

|         |                                 |
|---------|---------------------------------|
| plus    | Up to CHF 200 per calendar year |
| premium | Up to CHF 300 per calendar year |

The insurer designates recognized institutions, preventive measures, cost contributions and benefit limits. The list of recognized institutions, preventive measures, cost contributions and benefit limits, which undergoes constant adjustment and extension, can be referred to at any time via the insurer.

### 4 Remedial aids

#### 4.1 Corrective lenses

The health fund makes the following contributions to the costs of spectacles or contact lenses required for visual correction:

|         |  |
|---------|--|
| plus    | A total of CHF 270 within 3 calendar years |
| premium | A total of CHF 420 within 3 calendar years |

The following contribution is payable for children up to 18 years of age:

|         |                                      |
|---------|--------------------------------------|
| plus    | A total of CHF 270 per calendar year |
| premium | A total of CHF 420 per calendar year |

#### 4.2 Other remedial aids

A contribution towards the costs of hiring or purchasing recognized, medically indicated remedial aids for which no benefits are available under basic insurance is available as follows:

50%, max. CHF 250 per calendar year

The insurer designates recognized remedial aids. The list of recognized aids, which undergoes constant adjustment and extension, can be inspected at the insurer's offices at any time.

Costs incurred for the operation, maintenance and repair of these remedial aids are not covered.

## 5 Dental treatment

### 5.1 Wisdom teeth

The insurance covers the costs of removal of wisdom teeth. If the treatment takes place as a hospital inpatient, the costs are covered up to the amount of the contractually fixed daily allowance in a general ward in the canton of residence.

### 5.2 Benefits for children and young people

The following benefit entitlement exists for children and young people up to the age of 25:

The following contribution is payable towards the costs of an examination (including X-ray) if no dental treatment (conservative, prosthetic, etc.) is required at the same time:

CHF 60 per calendar year

Contributions towards the costs of orthodontic treatment as per the recognized charge scale:

|         |                      |
|---------|----------------------|
| plus    | 70%, max. CHF 10,000 |
| premium | 70%, max. CHF 15,000 |

These benefits are provided for treatment after insurance has been in force for at least two years. If an equivalent prior insurance exists when the contract is signed, the insurer does not require a waiting period provided that at least one parent is also insured with it. Benefits already drawn from the previous insurers are imputed against the above benefits, provided no reservation has been declared on the entire benefit. The benefit is conditional on the presentation of a diagnosis of the existing anomaly in the position of the teeth, the proposed treatment and a cost estimate.

### 5.3 Public benefits

Benefits are paid in addition to any benefits provided by the cantonal and local authorities, according to their respective legislation on public dental care. Contributions from the cantonal and local authorities are offset against the benefits of this insurance department.

### 5.4 Service providers and charge scales

Benefits are reimbursed according to the scale applicable to dental benefits under compulsory health care insurance.

If the dentist makes a higher charge than that stipulated in compulsory health care insurance, the difference is payable by the insured person.

The term “dentist” denotes a practitioner who has acquired the appropriate Swiss federal or equivalent diploma or who has been granted authorization to pursue the profession by the canton on the basis of evidence of scientific qualifications.

### 5.5 Treatment abroad

Treatment abroad will be covered provided that the medical staff’s training is equivalent to the Swiss standard and that the costs do not exceed the costs in Switzerland.

## 6 Alternative medicine

### 6.1 Maximum overall limits

In the field of alternative medicine the following overall limits apply to medical treatment, recognized therapeutic methods and natural treatments:

|                |                              |
|----------------|------------------------------|
| plus           | CHF 3,000 per calendar year  |
| plus natura    | CHF 6,000 per calendar year  |
| premium        | CHF 6,000 per calendar year  |
| premium natura | CHF 10,000 per calendar year |

### 6.2 Medical treatment

**plus** and **premium** reimburses the costs of the following alternative methods of medical treatment:

- empirical medical methods.

The insurer designates recognized empirical medical methods, charges and benefit limits. The list of recognized methods, charges and benefit limits, which undergoes constant adjustment and extension, can be inspected at any time at the insurer’s offices.

### 6.3 Alternative therapists and treatment methods

**plus** and **premium** pay contributions in the field of alternative medicine provided that it recognizes the treatment method and the therapist or naturopath administering it. Contributions are paid as follows:

|                                |                         |
|--------------------------------|-------------------------|
| plus and premium               | 50% of documented costs |
| plus natura and premium natura | 80% of documented costs |

The **plus natura** and **premium natura** schemes will make the following contributions towards the documented costs of non-recognized methods employed by qualified persons:

|                |                                       |
|----------------|---------------------------------------|
| plus natura    | 50%, max. CHF 1,000 per calendar year |
| premium natura | 50%, max. CHF 2,000 per calendar year |

No costs are paid for forms of therapy or for treatment by therapeutic personnel appearing on the insurer's negative list. The insurer designates recognized forms of treatment, therapists and benefit limits.

The insurer can specify the number of treatment sessions as a function of medical necessity. The list of recognized forms of treatment, therapists and benefit limits, which undergoes constant adjustment and extension, can be inspected at any time at the insurer's offices.

#### 6.4 Benefits abroad

Alternative medical treatments administered in a neighbouring country to Switzerland are covered by **plus natura** and **premium natura** in accordance with the above provisions at the usual rate for the place where the treatment is administered.

#### 6.5 Natural treatments

**plus** and **premium** pay 80% of the costs of phytotherapeutic, homeopathic and anthroposophic treatments and oligosols, provided that they are not covered by basic insurance and do not figure on the insurer's negative list.

#### 6.6 Limitation of benefits

Benefits in the field of alternative medicine are limited by:

- overall limits,
- benefit limits (number of treatment sessions, maximum charge per hour of treatment, charge scale),
- list of alternative therapy methods recognized by the insurer,
- list of therapists and naturopaths recognized by the insurer,
- cost shares,
- time limits (per calendar year).

#### 6.7 Benefit conditions

Benefits are payable after prior application has been submitted to the insurer. The insurer may ask its medical consultant to review the medical indication and the qualifications of doctors and therapists. The insurer may refuse benefits if the insured person is drawing benefits for alternative medical treatment of the same condition from this or another insurance department at the same time.

#### 7 Elective drugs

Contributions towards the costs of drugs prescribed by a doctor that have been approved by the insurer and the Swiss Agency for Therapeutic Products and do not appear on the drug list with the charge scale, the KVG speciality list or the insurer's negative list are payable as follows in each calendar year:

|         |               |
|---------|---------------|
| plus    | 90% unlimited |
| premium | 90% unlimited |

#### 8 Spas

A contribution to spa treatment undergone on medical instructions is payable as follows per calendar year:

50%, max. 12 admissions

#### 9 Psychotherapeutic treatment

##### 9.1 Benefit coverage

The insurer provides benefits as follows for treatment for mental disorders by qualified psychotherapists who are not medical practitioners but are in possession of a cantonal authorization to practise independently:

|         |                                       |
|---------|---------------------------------------|
| plus    | 50%, max. CHF 1,000 per calendar year |
| premium | 50%, max. CHF 2,000 per calendar year |

##### 9.2 Benefit conditions

Benefits are paid after the application for reimbursement has been approved by the insurer's medical officer consultant.

No benefits are paid for psychotherapies which are followed for the purpose of self-realization, development of the personality or for learning purposes. In addition, no benefits are payable for parallel treatment by a different psychologist or psychiatric specialist.

### 9.3 Relationship with compulsory health care insurance

Psychotherapeutic benefits are payable under this insurance department only until they qualify as compulsory benefits in basic insurance and are covered by it.

## 10 Transport costs, search, rescue and recovery operations, travel expenses

### 10.1 Transport costs, search, rescue and recovery operations in an emergency

The following overall contribution is paid towards the cost of:

- medically necessary emergency transportation to the nearest suitable hospital by an appropriate means of transport,
- return transportation to a suitable hospital in the canton in which the insured person resides for inpatient treatment,
- rescue and recovery:

100% of the costs

The following contribution is paid to the cost of search:

CHF 100,000 per calendar year

Aircraft transports are only covered if they are medically or technically unavoidable.

### 10.2 Travel expenses

In cases where a medical treatment is not available at the insured person's place of residence or in its immediate vicinity and he therefore has to receive regular treatment elsewhere, the following contributions to the transport costs (public transport and taxi) thereby incurred are payable:

|         |                                 |
|---------|---------------------------------|
| plus    | Up to CHF 100 per calendar year |
| premium | Up to CHF 400 per calendar year |

## 11 Cost share

Unless otherwise stipulated in a particular case, benefits under this insurance department are subject to a 10% deductible, provided that they are not limited. Insured persons over the age of 18 undergoing elective medical treatment abroad (**premium**) are subject to an annual deductible equivalent to the ordinary deductible stipulated in KVG. This deductible also applies in the case of maternity benefits.

## 12 Age groups

Age based rates apply to this insurance category. This means that **premiums** in this insurance category tend to rise as the insured person progresses to each subsequent higher age group:

| years of age |         |         |         |         |         |
|--------------|---------|---------|---------|---------|---------|
| 0 - 18       | 26 - 30 | 36 - 40 | 46 - 50 | 56 - 60 | 71 - 80 |
| 19 - 25      | 31 - 35 | 41 - 45 | 51 - 55 | 61 - 70 | 81+     |

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