

# Compulsory basic insurance

## The basic insurance

In accordance with the statutory provisions, this insurance covers the basic medical needs associated with illness, accidental injury and pregnancy

|                                     |   |  |
|-------------------------------------|---|--|
| <b>Outpatient treatment</b>         | Provided by doctors, chiropractors and other medical practitioners (speech therapists, occupational therapists and physiotherapists etc.) with a federally recognised diploma, as long as treatment is prescribed by a doctor | As per the applicable tariff   |
| <b>Alternative medicine</b>         | Benefits for alternative medical treatment by trained, legally recognised doctors or naturopaths, natural healing practitioners and therapists recognised by Sympany  | With the <b>classic</b> product, the policyholder is free to choose their practice, with all other products choose your first point of contact in the event of illness when taking out a policy (see "Ways to save on your premium" page)<br>Acupuncture, anthroposophic treatment, traditional Chinese medicine (TCM), classic homoeopathy and phytotherapy carried out by a doctor with recognised additional training in accordance with the Health Insurance Benefits Ordinance (HIBO) |
| <b>Abroad</b>                       | Outpatient treatment (in case of an emergency)  | Within the EU/EFTA: Benefits according to the social tariff of the country where the policyholder is staying (upon presentation of the reverse side of the insurance card) Outside EU/EFTA: max. double the costs that would have been incurred in Switzerland   |
|                                     | Hospital treatment (in an emergency)  | General ward, within EU/EFTA (except country of residence): benefits according to the social tariff of the policyholder's country of residence (upon presentation of the reverse side of the insurance card); outside the EU/EFTA: up to double the costs that would have been incurred in Switzerland   |
|                                     | Elective medical procedures (outpatient and in hospital)  | —  |
| <b>Medical aids</b>                 | Visual aids (glasses and contact lenses)  | Up to CHF 180 per calendar year until the policyholder's 18th birthday. Benefits are provided from the age of 18 for changes in eyesight resulting from illness and serious eye diseases   |
|                                     | Other medical aids (must be medically necessary and prescribed by a doctor)   | In accordance with the list of medical aids and equipment  |
| <b>Spa treatments</b>               | Spa therapy prescribed by a doctor in a health spa recognised in Switzerland  | CHF 10 per day for up to 21 days, medical costs as per the applicable tariff   |
|                                     | 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   | In accordance with the list of medicine and drugs covered by statutory health insurance  |
| <b>Pregnancy<sup>1</sup></b>        | Checkups  | Necessary checkups and ultrasound examinations   |
|                                     | Prenatal and postnatal classes (courses run by midwives)  | CHF 150 for prenatal classes   |
|                                     | Domestic assistance following the birth   | —  |
|                                     | Breastfeeding allowance   | —  |
|                                     | Breastfeeding support   | Three breastfeeding consultations  |
| <b>Care</b>                         | Healthcare in recognised care homes   | Treatment and care procedures as per the applicable tariff   |
|                                     | Home nursing care (Spitex), prescribed by a doctor and performed at home by recognised service providers  | Treatment and care procedures as per the applicable tariff   |
|                                     | 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   | For specific risk groups (e.g. preventative treatment for skin, bowel and breast cancer screening)   |
|                                     | Vaccinations  | As per the current Swiss vaccination plan (e.g. tetanus, measles, mumps, rubella etc.)   |
|                                     | Routine gynaecological examinations   | The first two examinations to be performed yearly and every three years afterwards   |
|                                     | Checkups  | —  |
|                                     | Fitness and promoting a healthy lifestyle   | —  |
| <b>Psychotherapeutic treatments</b> |   | Medical and psychological psychotherapy in accordance with the applicable tariff   |
| <b>Hospital (Switzerland)</b>       | Urgent hospital treatments in recognised hospitals  | Full assumption of costs in the general ward according to the cantonal hospital list in your area  |
|                                     | Choice of doctor  | No free choice of doctor   |
|                                     | Hospital stay (room comfort)  | Multiple occupancy room  |
|                                     | Inpatient rehabilitation  | Full assumption of costs in the general ward according to the cantonal hospital list in your area  |
|                                     | Periods spent in a psychiatric clinic   | Full assumption of costs in the general ward according to the cantonal hospital list in your area  |
|                                     | Rooming-in (The concurrent stay of one parent in the same room as their child or in accommodation outside of the hospital). <sup>2</sup>  | —  |
| <b>Transport costs</b>              | Emergency transports to the doctor/hospital required for medical reasons Search, rescue and recovery costs Return transportation  | 50%, up to CHF 500 per calendar year for transports required for medical reasons Rescue operations in Switzerland 50%, up to CHF 5,000 per calendar year (without return transports, search, rescue and recovery)  |
|                                     | Travel costs (subject to presentation of a doctor's prescription, e.g. for dialysis, chemotherapy or radiotherapy)  | 50%, up to CHF 500 per calendar year for transport required for medical reasons  |
| <b>Dental treatment</b>             | Serious illnesses of the masticatory system and serious general illnesses   | e.g. illness affecting the jaws, tumours, cysts or inflammation of the jaw   |
|                                     | Damage to teeth resulting from an accident  | Full assumption of the resulting costs if accident cover is included in the basic insurance  |
|                                     | 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   | —  |