

# **Basic insurance** casamed pharm

Pharmacy model: around 400 times the help with no appointments or waiting times.



## casamed pharm Clever savings with your pharmacy.

**casamed pharm** is a simple insurance model guaranteeing you around-the-clock medical care with no waiting times.



### Here's how it works

- If you're ill, go to one of around 400 Sympany partner pharmacies or ask for a Medgate telephone/video consultation first – either via the Medgate app or by calling +41 844 852 852.
- If necessary, the pharmacy or Medgate will refer you to your family doctor or a specialist medical practice or hospital.
- You can visit an ophthalmologist, gynaecologist or paediatrician (up to the age of 16) and an emergency department or ward directly – without a referral. Please inform Medgate following emergency treatment.
- An emergency is deemed to exist when a person is in an acute situation that threatens their health or life and requires immediate medical treatment.
- Important information: If you do not follow the rules, Sympany may refuse to bear the costs.
   If you repeatedly fail to follow the rules, we will switch you to traditional basic insurance with a free choice of doctor.

#### **Partner pharmacies**

 You can find a Sympany partner pharmacy at www.sympany.ch/en/pharmacies. Our partner pharmacies include TopPharm pharmacies and netCare pharmacies with this logo:



- Let the pharmacy know that you're insured with casamed pharm and show them your insurance card.
- A medical professional at the pharmacy will talk to you in a separate room. Simple examinations – for things like flu symptoms or rashes – can be performed directly at the pharmacy. If necessary, a doctor is consulted by phone.
- After your consultation, you'll receive the medicines you need for your treatment.
- The pharmacy will contact you a few days later to ask how you are doing.

### **Frequently asked questions**

Chronic illnesses	Do I always have to contact the partner pharmacy or Medgate in relation to recurring or chronic illnesses?	Yes, you require a referral from the partner pharmacy or Medgate to receive treatment at a medical centre or specialist medical practice. In the case of long-term treatments, simply ask for a referral that is valid for a correspondingly longer period of time.
Emergencies	What should I do after an emergency?	Please inform Medgate about the emergency treatment as soon as your health allows. A person close to you can also do this on your behalf if you wish.
Accident	I've had an accident. What should I do?	Please also contact the partner pharmacy or Medgate in the event of an accident. Exception: if the accident is an acute, very serious or life- threatening emergency, then immediate treatment by an emergency department or ward is the priority.
Pregnancy	I am pregnant. Do I have to contact Medgate or a partner pharmacy for every check-up?	You can contact your gynaecologist directly for any treatments relating to your pregnancy. For non-pregnancy-related medical issues, please get in touch with Medgate or a partner pharmacy.
Referral	What should I do if a practice to which I was referred by Medgate or a partner pharmacy refers me to a specialist medical practice?	Please inform Medgate about the further referral to the second specialist medical practice. This can be done quickly and easily via the Medgate app or by telephone (+41 844 852 852).
Third-party providers	Do I have to report third-party services that do not involve any personal contact (e.g. labo- ratory analyses) to the partner pharmacy or Medgate?	No, if you have been referred by Medgate for follow-up treatment, you do not have to additionally report any laboratory work or similar.
Rules	Do I really always have to have a telephone/ video consultation or go to a partner pharmacy first? Or can I inform Medgate once I've had medical treatment?	Coordinating your treatments through a partner pharmacy or Medgate makes cost savings possible that secure you the corresponding premium discount. In order for Medgate or the partner pharmacy to be able to coordinate your treatments, you need to contact them first. Details and exceptions can be found under "Here's how it works" on the previous page. Sympany ensures that all policyholders follow the rules.
Treatment plan	Do I have to adhere to the treatment plan drawn up by the partner pharmacy or Medgate?	Yes, you must follow the treatment plan for your medical care.
Visiting a doctor without a referral	What happens if I go to a medical practice without a referral from Medgate or a partner pharmacy?	Sympany will first inform you of the rules. If you repeatedly fail to follow the rules, we may switch you to traditional basic insurance with a free choice of doctor. It will not be possible to switch to an alternative insurance model for one year thereafter.
Second opinion	What can I do if I don't agree with the treatment given or recommended by the partner pharmacy or the Medgate doctor?	<ol> <li>You can request a second opinion from another Medgate doctor.</li> <li>You can obtain a second opinion. However, a referral from the partner pharmacy is required.</li> <li>If there are persistent disagreements, you can choose a different partner pharmacy next time.</li> </ol>
Changing insurance model	Can I choose a different insurance model or traditional basic insurance instead of <b>casamed pharm</b> ?	It is always possible to change as of 1 January of the following year. Please let us know what you would like to do in compliance with the period of notice by 30 November or contact us in good time beforehand for advice on the right insurance model.
Conditions follow- ing cancellation of casamed pharm	I'm changing my insurance model for the next year. Do I have to continue to adhere to the conditions of <b>casamed pharm</b> until then?	Yes, you will benefit from a premium discount until you switch. Thus, the rules of the <b>casamed pharm</b> insurance model apply until the contract expires.
Technical issues or questions about the Medgate app	Who can help me with technical issues? Who can I contact if I have questions about the Medgate app?	<ul> <li>Medgate can also assist you over the phone or by e-mail:</li> <li>Telephone consultation hours (24/7): +41 844 852 852</li> <li>Customer service for general questions or technical issues: +41 61 377 88 28 or servicecenter@medgate.ch</li> </ul>

### Your advantages

- You receive medical care with no waiting times twenty-four hours a day, seven days a week.
- You can be flexible even when you're on the move. You can contact any of our partner pharmacies in Switzerland or Medgate at any time.
- After the consultation with a Medgate doctor, you will receive your own personalised treatment plan by e-mail or in the Medgate app. This enables you to always have all the information about the recommended treatment to hand.
- You get an attractive discount on your premiums.
- With Medgate, you are not tied to a particular doctor. However, you have the option of saving your preferred doctors in the Medgate app.

### Medgate: available - any time, any place

The Medgate app checks based on your symptoms whether a medical consultation by phone or video is possible, or whether you should see your family doctor or go straight to a hospital emergency department.



### **Contact and support**

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