



Range of insurance plans and benefits overview for private customers



Ways to save on your premium

Savings variants for compulsory health insurance

You have a number of options to choose from when concluding basic health cover. As well as the standard option (classic – free choice of doctor), you can also select alternative insurance models (AIM). The medical benefits are identical in all products. The difference: if you experience health problems, always consult a designated contact person in the first instance. They will then determine an appropriate treatment plan for you. You get the care you need. But with no red tape or unnecessary examinations. This keeps healthcare costs – as well as your premiums – down.

Traditional basic insurance

Product	Description of the product or obligations
classic Free choice of doctor	<ul style="list-style-type: none">- You have unlimited access to the doctor of your choice anywhere in Switzerland.- You decide who will treat you, whether that's your family doctor practice, a specialist medical practice or a hospital.- You can also access the eedoctors virtual family doctor practice. Information about eedoctors: www.sympany.ch/virtual. For seamless reimbursement of costs, please select Sympany as your health insurer in the eedoctors app.

Savings models (alternative insurance models, short: AIM)

Product	Description of the product or obligations in the AIM
flexhelp24 Medical advice available over the Medgate app/telephone around the clock or from the health centre	<ul style="list-style-type: none">- If you experience health problems, always contact Medgate in the first instance, either via a partner practice or via telephone/video consultation.- Medgate will coordinate your treatment and, if necessary, refer you to a family doctor practice, specialist practice or hospital.
casamed hmo Medical treatment at an HMO centre	<ul style="list-style-type: none">- If you experience health problems, visit your chosen HMO centre in the first instance.- This centre will coordinate your treatment and, if necessary, refer you to a specialist or to the hospital.
casamed family doctor Medical treatment by your family doctor	<ul style="list-style-type: none">- If you experience health problems, always visit your chosen family doctor practice in the first instance.- This centre will coordinate your treatment and, if necessary, refer you to a specialist or to the hospital.- Alternatively, you can contact the eedoctors virtual family doctor practice.
casamed pharm Medical advice available over the Medgate app/telephone around the clock or from the pharmacy	<ul style="list-style-type: none">- If you experience health problems, visit a Sympany partner pharmacy or arrange a Medgate telephone/video consultation in the first instance.- Medgate or the partner pharmacy will coordinate your treatment and, if necessary, refer you to a family doctor practice, specialist practice or hospital.
callmed 24 Medical advice available over the Medgate app/telephone around the clock	<ul style="list-style-type: none">- If you experience health problems, always arrange a Medgate telephone/video consultation in the first instance.- Medgate will coordinate your treatment and, if necessary, refer you to a family doctor practice, specialist medical practice or hospital.

The following applies to every savings model: you can visit ophthalmologist, gynaecologist, paediatrician and emergency practices directly – without a referral.

Save money on your compulsory health insurance

By choosing the annual excess option for your basic insurance, you can change your cost contribution and save money on your premium. That means the higher the excess, the lower the premium. The following excesses are available:

- Adults: CHF 300 | CHF 500 | CHF 1,000 | CHF 1,500 | CHF 2,000 | CHF 2,500
- Children: CHF 0 | CHF 200 | CHF 400 | CHF 600 for Vivao Sympany AG and Kolping Krankenkasse AG. CHF 0/CHF 500 for Moove Sympany AG.

More information: www.sympany.ch/contribution

Additional ways of saving money:

www.sympany.ch/save

Save on voluntary supplementary insurance

Discount 10%	Multi-year discount When you take out the plus/premium option or hospita for a period of three years*
Discount 30%	Family discount On plus/premium or hospita supplementary insurance policies for those aged 18 and under when insured on the same policy and in the same product category as the person who pays the premium (from the second insured person)
Discount 100%	Premium exception for the third child and all children thereafter Free supplementary insurance for the third child and all children thereafter aged 18 and under or up to 25, if insured on the same policy as their older siblings. Applies to supplementary outpatient insurance, supplementary hospital insurance, supplementary dental insurance and capita accident risk capital insurance.

* **plus natura**, **premium natura** and **hospita private** are not included.

More supplementary insurance plans VVG

Supplementary dental insurance

dental

Financial protection against dental treatment costs as an upgrade to **plus/premium**

Scope of benefits	Contributions for dental treatment (orthodontic treatment, surgery, remedial work, prophylaxis and checkups) with three benefit levels to choose from on conclusion of the insurance: 50 % per invoice, up to CHF 1,000 per calendar year 75 % per invoice, up to CHF 1,500 per calendar year 75 % per invoice, up to CHF 5,000 per calendar year
	Preventative treatment and checkups: up to CHF 100 per calendar year
	Waiting period of 6 to 12 months from the insurance cover start date (excluding preventative treatment and checkups)
	Treatments also possible abroad

Cover for death or disability following illness or an accident

capita illness

Financial assistance in the event of disability or death due to illness

Scope of benefits	Lump-sum payments for anyone not covered through their employer for the financial consequences of illness, for example children, young people, persons in charge of the household, the self-employed and property owners
	A choice of insurance sums for a lump-sum death or disability benefit of up to CHF 300,000.
	The lump-sum insurance benefit is paid out following an illness which results in disability or death regardless of any other existing insurance plans.

capita unfall

Financial assistance in the event of disability or death due to an accident

Scope of benefits	Lump-sum payments for anyone not covered through their employer for the financial consequences of an accident, for example children, young people, persons in charge of the household, sportspeople, the selfemployed and property owners
	Choice of insurance sums: Lump-sum death benefit of up to CHF 150,000 Disability capital of up to CHF 300,000 (payout of up to CHF 1,050,000 possible due to increase in benefits of up to 350 % depending on the degree of disability)
	The lump-sum insurance benefit is paid out following an accident which results in disability or death regardless of any other existing insurance plans.

Legal expenses cover in health matters

protect

Your legal protection for health issues

Scope of benefits	Financial protection and consultation anywhere in the world in cases of legal protection in connection with a health problem
	Consultation, representation and defence in disputes with medical service providers (doctors, hospitals etc.) and insurance companies (third-party liability, accident, illness, invalidity insurance etc.)
	Covers the costs of legal representation up to CHF 250,000 (Europe and countries with a Mediterranean coast) or up to CHF 50,000 (non-European countries) for each case
	The insurance applies to all persons on a single insurance policy.

Travel and business trip insurance against illness and accident costs.

tourist

Worry-free travel for the whole family – as often as you want, wherever you want

Scope of benefits	Doctor and hospital costs assumed worldwide, provided they are not covered under the basic insurance – in emergencies (illness or accident) during holidays or business trips and stays abroad
	Contributions towards transport costs (to the nearest hospital or to Switzerland) and search, rescue and recovery costs
	Available to individuals or families with maximum contributions of CHF 50,000, CHF 100,000, CHF 250,000 or CHF 500,000 to choose from – and you can select your trip duration as well

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

Outpatient treatment	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 With the classic 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)
Alternative medicine	Benefits for alternative medical treatment by trained, legally recognised doctors or naturopaths, natural healing practitioners and therapists recognised by Sympany	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)
Abroad	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)	—
Medical aids	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 In accordance with the list of medical aids and equipment
	Other medical aids (must be medically necessary and prescribed by a doctor)	—
Spa treatments	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	—
Medication	Medication prescribed by a doctor	In accordance with the list of medicine and drugs covered by statutory health insurance
Pregnancy¹	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
Care	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	—
Preventative treatment	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	—
Psychotherapeutic treatments		Medical and psychological psychotherapy in accordance with the applicable tariff
Hospital (Switzerland)	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). ²	—
Transport costs	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
Dental treatment	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	—

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 (courses for promoting a healthy lifestyle, e.g. dietary advice, stopping smoking): up to CHF 150 per calendar year; Stay fit (preventative measures including sports clubs, gym, relaxation courses): up to CHF 200 per calendar year		
Psychotherapeutic treatments	Treatment for psychological disorders by non-medical therapists holding a cantonal licence: 50%, up to CHF 1,000 per calendar year unless the costs are covered by basic insurance.		
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

	—		
		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	
	Full assumption of costs in addition to basic insurance		
	—		
	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		
	—		
	—		
	50%, up to 12 entrance tickets		
	90% unlimited for medication not covered by basic insurance and not excluded by Sympany		
	—		
	Up to CHF 200		
	—		
	CHF 250 per child		
	—		
	—		
	—		
	—		
	—		
	—		
	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 (courses for promoting a healthy lifestyle, e.g. dietary advice, stopping smoking): up to CHF 250 per calendar year; Stay fit (preventative measures including sports clubs, gym, relaxation courses): up to CHF 300 per calendar year		
	Treatment for psychological disorders by non-medical therapists holding a cantonal licence: 50%, up to CHF 2,000 per calendar year unless the costs are covered by basic insurance.		
	—		
	—		
	—		
	—		
	—		
	—		
	—		
	—		
	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		
	—		
	—		
	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		

hospita private
Maximum comfort and privacy

—
—
—
—
Full assumption of costs in the insured ward in addition to the basic insurance
CHF 240 per day for a hospital stay
—
—
CHF 30 per day, up to 21 days per calendar year
CHF 90 per day, up to 21 days per case
—
—
—
—
Hospital birth: up to CHF 90 per day, maximum of CHF 1,260; home birth/outpatient birth: up to CHF 135 per day, maximum of CHF 1,890
—
—
—
—
CHF 45 per day, up to CHF 630 per calendar year
CHF 90 per day, up to CHF 1,260 per calendar year
—
—
—
—
—
—
Full assumption of costs in a private ward: free choice of hospital throughout Switzerland
Free choice of doctor
Single room
Costs assumed in full for the first 60 days within and outside your canton of residence Fixed daily payments will be paid from day 61 to 180
Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180
Up to CHF 100 per day
100% of the costs (in addition to basic insurance) Search operations: no assumption of costs
—
—
—
—
—
—
—

hospita private accident
The best accident care, anywhere in the world

—
—
—
—
Full assumption of costs in the insured ward in the event of an accident
—
—
CHF 30 per day, up to 21 days per calendar year
CHF 90 per day, up to 21 days per case
—
—
—
—
—
—
CHF 45 per day, up to CHF 630 per calendar year
CHF 90 per day, up to CHF 1,260 per calendar year
—
—
—
—
—
For emergency treatment following an accident: Full assumption of costs in a private ward, free choice of hospital throughout Switzerland Treatment for injuries suffered in an accident: full assumption of the costs in a private ward, free choice of hospital across Switzerland
Free choice of doctor
Single room
Costs assumed in full for the first 60 days within and outside your canton of residence Fixed daily payments will be paid from day 61 to 180
—
Up to CHF 100 per day
100% of the costs (in addition to basic insurance) Search operations: no assumption of costs
—
—
—
—
—
—
—

hospita global
International comfort and protection

—
—
—
—
Full assumption of costs in the insured ward in addition to the basic insurance
Full assumption of costs
—
—
CHF 40 per day, up to 21 days per calendar year
CHF 110 per day, up to 21 days per case
—
—
—
—
Hospital birth: up to CHF 110 per day, maximum of CHF 1,540; home birth/outpatient birth: up to CHF 165 per day, maximum of CHF 2,310
—
—
—
—
CHF 55 per day, up to CHF 770 per calendar year
CHF 110 per day, up to CHF 1,540 per calendar year
—
—
—
—
—
Full assumption of costs in a private ward, free choice of hospital worldwide
Free choice of doctor
Single room
Costs assumed in full for the first 60 days within and outside your canton of residence Fixed daily payments will be paid from day 61 to 180
Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180
Up to CHF 100 per day
100% of the costs (in addition to basic insurance) Search operations: no assumption of costs
—
—
—
—
—
—
—

* From two persons with the same cover: Families pay a maximum annual cost contribution of:
Option 1: CHF 3,000
Option 2: CHF 4,500
Option 3: CHF 3,000

¹ Waiting period for supplementary insurance benefits arising from treatments relating to pregnancy: 270 days prior to the due date
² www.sympany.ch/gjp
³ Before you are admitted to hospital, please find out whether and to what extent contributions are paid to the hospital and/or the non-resident doctor from hospita. www.sympany.ch/hospital-lists

Sympany. All the insurance you need

Sympany is the health insurance company known for its excellent service and benefits. You get exactly what you need. And you can rely on us, wherever you are in life.

This is what Sympany policyholders can count on

- Surplus payouts: Sympany arranges refunds of surpluses from supplementary insurance for its customers if the costs of medical treatment turn out to be much lower than anticipated when setting premiums.
- Free swimming: under-25s can swim for free to around 90 open-air pools in Switzerland and southern Germany
- Receive money towards a gym subscription or membership of a sports club
- Customers attract customers: up to CHF 100 for every successful referral
- It is possible to take out basic and supplementary insurance for your baby before it is born. Supplementary insurance is free for the month of the birth.
- Children aged three and under can be added to the supplementary **dental** insurance without the need for a medical examination
- 24-h emergency number (coordinates emergency/return transports, search and rescue etc.): +41 41 480 44 22

Further information is available at www.sympany.ch or from customer services at +41 58 262 42 00.

Simply digital with mySympany

With the customer portal and the mySympany app, you can quickly and easily take care of all your insurance matters online. Go paperless and try it now!

The benefits for you:

- **Save time and money**
Photograph bills and prescriptions simply using the app or upload them in the customer portal and submit them directly
- **Improved overview**
Your digital insurance card, policy, premium invoice and benefit statement all in one place
- **Contact the Customer Services team directly**
Writing messages from mySympany
- **Do your bit for the environment**
Go paperless. Receive all your documents digitally
- **Process data easily**
Change personal information like your address or payment details yourself
- **Secure affair**
Security and data protection guaranteed

Still no access to Sympany? Download the app on your smartphone now or sign up at my.sympany.ch



Legal information:

- This benefit overview is designed to allow you to compare benefits easily. Only the law, General Terms and Conditions of Insurance (GTC) and supplementary provisions are exclusively decisive in determining the exact scope of benefits.
- Sympany Versicherungen AG reserves the right to amend the conditions and discount rates at any time subject to the periods of notice.
- Version: March 2023