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# Medical Private

Supplementary insurance for outpatient treatment worldwide

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## Supplementary terms

January 2004 edition (amended 2013)

**sanitas**



## Purpose and basis

Medical Private will cover the costs of outpatient treatment worldwide in accordance with the following provisions. The insurance pays costs that exceed the benefits paid under mandatory basic health insurance pursuant to the Swiss Federal Health Insurance Act (KVG/LAMal) and other social insurance pursuant to point 2 of the General Terms of Insurance.

Coverage for the risk of accident can be included.

The basis of these Supplementary Terms is the January 2004 edition of the General Terms of Insurance for supplementary insurance plans pursuant to the Swiss Federal Act on Insurance Contracts (VVG/LCA).

This translation is provided for the sake of convenience. The wording of the German original shall take precedence.

## Benefits

### 1 General

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- 1 The insurance covers outpatient treatment conducted by certified medical doctors and therapies prescribed by certified medical doctors. The insured person is free to choose any medical doctor anywhere in the world.
- 2 Costs will be paid at the customary local rates up to a maximum of CHF 100,000 per calendar year.
- 3 The insured person pays coinsurance of 10%, subject to a maximum of CHF 1,000 per calendar year.

### 2 Medical treatment in Switzerland

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- 1 The insurance covers outpatient treatment administered by doctors who have notified the cantonal authorities that they will not be billing in accordance with the Swiss Federal Health Insurance Act (Art. 44 Para 2 KVG/LAMal) and are thus not permitted to provide care as per KVG/LAMal.
- 2 The insurance does not cover private supplements charged by doctors accredited under KVG/LAMal.

### 3 Medical treatment outside Switzerland

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The insurance covers outpatient treatment conducted by medical doctors and hospitals.

### 4 Drugs

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- 1 The insurance covers drugs/medication prescribed by medical doctors as per 2 and 3 above.
- 2 Sanitas has a list of uninsured drugs that are not covered. This list is updated on an ongoing basis; it is available for inspection at Sanitas, and excerpts from the list can be furnished on request.

## Miscellaneous

### 5 End of insurance coverage

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Medical Private insurance can only be taken out in conjunction with another supplementary insurance plan for outpatient treatment or in conjunction with a supplementary hospital insurance plan. Medical Private insurance therefore expires as of the moment from which this condition is no longer fulfilled.

