

# Individual benefit account

## **How an individual benefit account works**

The Family supplementary insurance plan gives families maximum freedom thanks to an individual benefit account.

## **What amounts can I choose?**

You choose an individual benefit account for each family member (possible amounts: CHF 10,000, 25,000 or 50,000 per year). You can specify different amounts for each member, for example: father CHF 10,000, mother 10,000, each child 25,000.

## **What can I use this money for?**

The account is used to pay benefits that are not covered, or only partially covered, by basic insurance. For example

- Rooming-in
- Alternative medicine
- Preventive healthcare
- Maternity
- Orthodontics, etc.

This last point is particularly valued by many parents, as the benefit account pays generous contributions towards braces (80% within the framework of the account chosen).

## **Could I use the entire amount in the account for alternative medical treatments, for example?**

The terms of insurance specify exactly how much can be paid out for each category. For alternative medicine, for example, 80% of the bills will be paid, although this may not exceed the sum chosen for the account.

This presupposes, however, that the treatments are administered by medical doctors, recognised naturopaths/natural health practitioners, or other therapists as prescribed by a doctor.

## **How can I find out how much is left in my individual benefit account?**

You can contact your service centre at any time. Our customer advisors will be glad to inform you. Experience has shown that an individual benefit account of CHF 25,000 is quite sufficient.

## **What happens if the account is not used at all? Will more money be available to me the following year?**

No. The individual benefit account is valid for one calendar year. This is also the case if you join part way through the year.

## **Can I increase the amount in my account during the course of the year?**

Yes, you can always do this from the first day of the next month. You will, however, have to complete a health questionnaire, and you can only change the amount if you haven't already used up your current individual benefit account.

## **Interested?**

Our customer advisors will be pleased to give you advice and more information: tel. 0844 150 150.

If you are already insured under a semiprivate or private plan, please contact your personal customer advisor, or call 0844 170 170

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