

# How NetMed works

NetMed is the HMO model for basic insurance. Your benefits: you will be looked after by a team of doctors and therapists who are familiar with your medical history.



**Important:**

Please discuss all treatments with your coordinating doctor or HMO practice. If you contact another doctor or specialist without prior consultation, this may result in sanctions.

**You can go directly to a specialist in these cases:**

- Emergencies (your practice or doctor must be informed within 10 days)
- Gynaecological treatment (including maternity examinations)
- Regular eye tests
- Dental treatment

**Step 1**

You choose an HMO practice or a doctor in a network of physicians.

**Step 2**

You always contact your HMO practice or doctor first if you need medical advice.

**Step 3**

Your doctor provides initial medical advice.

**Step 4**

This doctor provides treatment or refers you to a specialist.

**Step 5**

The treatment plan is binding.

**First-rate advice in your network of physicians**

By choosing a doctor or HMO practice affiliated with a network of physicians, you benefit from combined medical expertise.

If necessary, your doctor will refer you to a suitable specialist. Your practice or doctor coordinates the treatment and any measures required. This not only increases the chances of success, but also avoids unnecessary costs. In return you get a discount on your premium.