



Hospital insurance

Hospital Standard Liberty

General ward hospital insurance

Three good reasons for choosing Hospital Standard Liberty



Free choice of all
contractual hospitals
throughout Switzerland



Up to CHF 20,000 towards
transport and rescue
costs per year



Premium waived from
the third child insured

sanitas

With Hospital Standard Liberty supplementary insurance, you can choose whether to be treated in the general, semiprivate or private ward before admission to hospital.

Overview of benefits

Benefits	Basic insurance All models	General ward Hospital Standard Liberty
Acute inpatient treatment		
Switzerland	General ward in any hospital on the KVG/HIA list, up to tariff for canton of residence	Multi-bed room in Sanitas contractual hospitals in Switzerland
Maternity facility	Postnatal stay in maternity facilities as per cantonal lists, up to tariff for canton of residence	Postnatal stay in Sanitas-accredited maternity facilities in Switzerland
Psychiatric clinics	General ward in any hospital on the KVG/HIA list, up to tariff for canton of residence	Multi-bed room in Sanitas contractual hospitals in Switzerland for a total of 180 days
EU/EFTA (in emergencies)	Accommodation, nursing care and treatment as per bilateral agreements on the free movement of persons	100%, max. 180 days, for treatment outside the scope of bilateral agreements
Other countries (in emergencies)	Up to a maximum of double the costs paid under the tariff for the canton of residence	100%, max. 180 days
Abroad (elective treatment)	–	–
Option to choose ward before each admission to hospital	–	Sanitas covers: 75% for semiprivate ward, max. copayment CHF 10,000 and 50% for private ward, max. copayment CHF 20,000
Nursing care and home help		
Nursing care at home	Examinations, treatment and care administered by accredited nursing professionals or organisations	CHF 20 per day, max. 90 days ¹ , towards care provided by accredited nursing professionals
Home help after hospitalisation	–	CHF 10 per day, max. CHF 90 days ¹ , for the person who runs the household
Home help to avoid hospitalisation	–	–
Maximum benefit for home nursing and home help	–	CHF 1,800
Spa treatments		
Spa therapy	CHF 10 per day, max. 21 days, at accredited spas in Switzerland	CHF 10 per day, max. 21 days, at accredited spas in Switzerland and Abano/Montegrotto (Italy)
Convalescent	–	CHF 10 per day, max. 21 days, in spa facilities in Switzerland directed or overseen by medical doctors
Transport and rescue		
Transport	50%, max. CHF 500	100%
Rescue	50%, max. CHF 5,000	100%
Travel costs during radiotherapy, chemotherapy or haemodialysis	–	100% of actual costs (max. costs for public transport in 2nd class)
Sanitas Assistance	–	Yes
Premium exemption	–	From the 3rd child insured

The amounts listed are maximum benefits and, unless specified otherwise, are valid for each calendar year. Benefits are granted only in accordance with the Swiss Federal Health Insurance Act (KVG/HIA) and the corresponding ordinances, the general terms of insurance and applicable supplementary terms issued by Sanitas.

¹ In the event of maternity, max. 14 days within one month after birth.