



Hospital insurance

Hospital Top Liberty

Private hospital insurance

Three good reasons for choosing Hospital Top Liberty



Free choice of doctors
and hospitals worldwide
(elective treatment and
emergencies)



Medical assistance
including repatriation
and full cover for trans-
port and rescue costs



Private ward
ensures access to
optimum medical care
and services

sanitas

Private cover ensures you'll be well taken care of if you're ever hospitalised or need emergency care in Switzerland or abroad. Sanitas gives you the peace of mind and flexibility you need as a patient – at an attractive price.

Overview of benefits

Benefits	Basic insurance All models	Private ward Hospital Top Liberty
Acute inpatient treatment		
Switzerland	General ward in any hospital on the KVG/HIA list, up to tariff for canton of residence	Single room in any hospital worldwide
Psychiatric clinics	General ward in any hospital on the KVG/HIA list, up to tariff for canton of residence	Single room in any hospital worldwide
EU/EFTA (in emergencies)	Accommodation, nursing care and treatment as per bilateral agreements on the free movement of persons	Single room, unlimited, 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%, unlimited
Abroad (elective treatment)	–	Single room, max. CHF 250,000 per hospital stay
Nursing care and home help		
Nursing care at home	Examinations, treatment and care administered by accredited nursing professionals or organisations	100%, max. 90 days ¹ , towards nursing care delivered by accredited nursing professionals
Home help	–	CHF 25 per hour, max. CHF 1,500, for the person who runs the household: – following hospitalisation – if hospitalisation can be avoided as a result
Spa treatments		
Spa therapy	CHF 10 per day, max. 21 days, at accredited spas in Switzerland	Max. 1 spa treatment CHF 300 per day, max. 21 days, at accredited spas in Switzerland or Abano/Montegrotto (Italy)
Convalescent therapy	–	CHF 300 per day, max. 21 days, at spa facilities in Switzerland directed or overseen by medical doctors
Private expenses	–	Max. CHF 500 per hospital stay
Transport and rescue		
Transport	50%, max. CHF 500	Unlimited 100%
Rescue	50%, max. CHF 5,000	100%
Travel costs during radiotherapy, chemotherapy or haemodialysis	–	100% of actual costs (max. costs of public transport in first class)
Sanitas Assistance	–	Yes

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.