



Hospital insurance

Hospital Upgrade

More flexibility in your choice
of hospital insurance

Three good reasons for choosing Hospital Upgrade



Upgrade hospital cover
without another medical
exam



Upgrade in hospital cover
within 20 years of com-
mencement of insurance.
Children up to age 15
can make the upgrade
up to age 36



Upgrade option can be
exercised every two years

sanitas

Our Hospital Upgrade supplementary insurance offers you the option of upgrading to a higher category of hospital cover every two years without another medical exam, giving you the flexibility to adjust your hospital insurance in line with your needs.

Upgrade in hospital cover

With Hospital Upgrade you can upgrade every two years without another health exam.

Conditions

- You can only take out Hospital Upgrade supplementary insurance in combination with Hospital Standard Liberty or Hospital Extra Liberty hospital insurance.
- You can apply for Hospital Upgrade up to the age of 60. The upgrade option must be exercised by the age of 64.
- Insured risks (illness, accident) and any limitations, restrictions, exclusions or cost share options are carried over following the upgrade in hospital cover.

Overview of benefits

General ward Hospital Standard Liberty	Semiprivate ward Hospital Extra Liberty	Private ward Hospital Top Liberty
Multi-bed room	Two-bed room	Single room
Hospital Upgrade Option to switch to Hospital Extra Liberty: every 2 years without medical exam >	Hospital Upgrade Option to switch to Hospital Top Liberty: every 2 years without medical exam >	
Switch to semiprivate or private ward possible before admission to hospital. Sanitas pays 75% of the costs for the semiprivate ward or 50% of the costs for the private ward.	Switch to private ward possible before admission to hospital. Sanitas pays 75% of the costs.	–
Free choice of all contractual hospitals throughout Switzerland	Free choice of doctors and hospitals among all Sanitas-accredited hospitals in Switzerland	Free choice of doctors and hospitals worldwide (elective treatment and emergencies)
Full cover for emergency inpatient treatment abroad, including medical assistance and repatriation	Full cover for emergency inpatient treatment abroad, including medical assistance and repatriation	Full cover for emergency inpatient treatment abroad, including medical assistance and repatriation
Covers transport and rescue costs of up to CHF 20,000 per calendar year	Covers transport and rescue costs of up to CHF 30,000 per calendar year	Full cover for the costs of transport and rescue
Contributions towards spa treatments and home help	Contributions towards spa treatments, home help and out-of-pocket expenses during hospitalisation	Contributions towards spa treatments, home help and out-of-pocket expenses during hospitalisation
Insurance is free for the third child and any further children insured	Priority Access: your personal advisor will arrange for you to see a specialist within 7 days	Priority Access: your personal advisor will arrange for you to see a specialist within 3 days

Contact

Any questions? Our phone lines are open
Monday to Friday from 8 am to 5 pm
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