



Supplementary insurance

# Planning a Family

Improve your chances  
of conceiving

Three good reasons for choosing Planning a Family



Additional rounds of  
artificial insemination



Access to accredited  
fertility clinics in  
Switzerland



Genetic embryo  
screening and prenatal  
testing

**sanitas**

You can never take it for granted that you will fall pregnant naturally – but thanks to medical progress there are many options to choose from today. However, these are expensive and only covered to a limited extent under basic insurance.

Improve your chances of conceiving

Our Planning a Family supplementary insurance plan offers support when you’re trying to conceive. It supplements the benefits provided under basic insurance and covers additional tests and measures to help you fall pregnant. As the treatments are primarily for women, the Planning a Family supplementary insurance plan can only be taken out by women.

Overview of benefits

Benefits	Basic insurance All models	Supplementary insurance Planning a Family
<b>Artificial insemination in the womb:</b> homologous insemination (only with the partner's semen)	Costs of treatment by reproductive health physicians for a maximum of three rounds	<ul style="list-style-type: none"><li>- 75% of costs for two additional rounds</li><li>- Up to max. CHF 2,000</li><li>- Waiting period of 24 months</li></ul>
<b>Artificial insemination outside the womb:</b> in vitro fertilisation, intracytoplasmic sperm injection, blastocyst culture including aneuploidy screening (only with the partner's semen)	-	<ul style="list-style-type: none"><li>- 75% of the costs</li><li>- Up to max. CHF 12,000</li><li>- Waiting period of 24 months</li></ul>
<b>Genetic embryo screening before implantation in the womb:</b> pre-implantation genetic diagnosis	-	<ul style="list-style-type: none"><li>- 75% of the costs</li><li>- Up to max. CHF 5,000</li><li>- Waiting period of 24 months</li></ul>
<b>Validated maternal blood test to identify possible chromosomal defects:</b> non-invasive prenatal testing (NIPT)	If the risk of trisomy is 1:1000 or higher based on the clarification procedure of the Swiss Society for Gynaecology and Obstetrics (SGGG)	<ul style="list-style-type: none"><li>- 75% of the costs if the risk of trisomy is lower than 1:1000 based on the clarification procedure of the Swiss Society for Gynaecology and Obstetrics (SGGG)</li><li>- Up to max. CHF 500</li><li>- Waiting period of 9 months</li></ul>

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.

Access to accredited fertility clinics

It’s important that you feel comfortable and know that you have access to professionals who can answer any questions you may have. Sanitas covers the costs of benefits at accredited clinics in Switzerland. The current list of recognised healthcare providers can be found at [sanitas.com/planning-a-family](https://sanitas.com/planning-a-family)



Important information

Make sure you take out the Planning a Family supplementary insurance in good time. There is a waiting period of 24 months on commencement of insurance before you are eligible for benefits. Why? Family planning takes time. It may take around two years until you can have artificial insemination. While you are waiting, you can have diagnostic tests and hormonal treatments, both of which are covered under basic insurance. If you take out the supplementary insurance plan in good time, you can continue with any additional treatment necessary straight away. Please note: in the case of artificial insemination, benefits are only paid under the Planning a Family supplementary insurance plan if attempts to conceive naturally have been unsuccessful. We offer long-term support: the full benefits are available to you again after each birth.