

Other supplementary insurance plans

Capital

Capital insurance enables you to fill any gaps in cover in the event of death or disability. You can individually insure benefits to be paid on death or disability resulting from illness or accident to optimally supplement the social insurance benefits paid by the state.

Daily benefits

Daily benefits insurance closes any gaps in your income for a maximum of 730 days if you are unable to work because of illness or an accident. You can choose the waiting period after which payment of daily benefits will commence.

Dental treatment

Dental insurance covers the costs of restorative, orthodontic and periodontal treatment. You choose the cost share you wish to pay in the event of a claim: 20%, 30% or 50%. Depending on the copayment you select, the insurance pays up to CHF 8,000 towards dental prosthetic work such as bridges and dental prostheses.



Supplementary insurance plans

Wincare line

First-class supplementary insurance

The Wincare line offers you first-class supplementary insurance plans, such as Diversa Komfort and Natura Komfort. They cover comprehensive outpatient care for a wide range of eventualities.

And they can be ideally combined with the appropriate hospital insurance to cover inpatient treatment all over Switzerland.

Overview of benefits: hospital insurance plans

Benefits	Basic insurance	General ward Listed hospitals KVG/HIA	Semiprivate ward Non-listed hospitals	Private ward Non-listed hospitals
Acute inpatient treatment				
Switzerland	General ward in listed hospitals, up to tariff for canton of residence	Multi-bed room in listed hospitals (KVG/HIA)	Two-bed room in Sanitas-accredited hospitals in Switzerland	Single room in Sanitas-accredited hospitals in Switzerland
Maternity facility	Postnatal stay in maternity facilities as per cantonal lists, up to tariff for canton of residence	Postnatal stay in accredited maternity facilities in Switzerland	Postnatal stay in accredited maternity facilities in Switzerland	Postnatal stay in accredited maternity facilities in Switzerland
EU/EFTA (in emergencies)	Accommodation, nursing care and treatment as per bilateral agreements on free movement of persons	–	100% for treatment outside the scope of bilateral agreements	100% 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%	100%
Home help	–	CHF 30 per day, max. 30 days	CHF 50 per day, max. 30 days	CHF 70 per day, max. 30 days
Convalescent therapy	–	CHF 30 per day, max. 21 days	CHF 50 per day, max. 21 days	CHF 70 per day, max. 21 days

General ward (listed hospitals KVG/HIA)

The listed hospitals KVG/HIA supplementary insurance covers the costs of inpatient hospital treatment in the general ward of any hospital in Switzerland that is on the KVG/HIA list.

Semiprivate and private ward (including hospitals not on the KVG/HIA list)

Private or semiprivate insurance covers you for the highest level of care if you're hospitalised in Switzerland or in an emergency abroad. You also have preferential access to leading specialists and cutting-edge medicine – all at an outstanding price.

Overview of benefits for supplementary outpatient insurance

Benefits	Basic insurance	Orthodox medicine and supplementary benefits Diversa Komfort
Outpatient treatment		
Switzerland	Treatment by doctors and chiropractors as well as medically prescribed therapies provided by other medical professionals	75%, CHF 3,000, for treatment by non-KVG/HIA doctors
Treatment not covered by mandatory basic insurance	–	75%, CHF 4,000, towards corrections for protruding ears, sterilisation, female breast reductions
Psychotherapy	Treatment by doctors	75%, CHF 3,000, for treatment by accredited psychologists
EU/EFTA (in emergencies)	Treatment as per bilateral agreements on free movement of persons	100% for treatments outside the scope of bilateral agreements (max. 60 days for inpatient treatment)
Other countries (in emergencies)	Up to a maximum of double the costs paid under the tariff at the place of residence or place of work	100% (max. 60 days for inpatient treatment)
Medicines	Drugs as per the list of pharmaceutical specialities	90% towards uninsured drugs
Nursing care and home help		
Nursing care at home	Examinations, treatment and care administered by accredited nursing professionals or organisations	–
Home help	–	CHF 50 per day, max. 30 days
Spa treatments		
Balneotherapy (spa therapy)	CHF 10 per day, max. 21 days	CHF 50 per day, max. 21 days
Convalescent therapy	–	CHF 50 per day, max. 21 days
Medical aids	Medical aids as per list of aids and equipment	75%, CHF 3,000, per aid (as per list)
Glasses/contact lenses		
Up to age 18	CHF 180	CHF 200
Age 19 and over	–	CHF 200 every 3 years
Vaccinations	Vaccinations as per KLV/OPAS benefits ordinance	90% for vaccinations outside scope of KLV/OPAS
Dental treatment		
Special treatments	Dental treatment as per KLV/OPAS benefits ordinance	75% for periodontal treatments
Orthodontics (up to age 22)	–	75%
Transport/rescue		
Transport	50%, CHF 500	100%
Rescue	50%, CHF 5,000	100%
Search operations for persons who have had an accident or fallen acutely ill	–	100%, CHF 20,000
Recovery of a deceased person	–	100%, CHF 20,000
Legal insurance	–	CHF 250,000 per legal case

Benefits	Basic insurance	Alternative medicine and preventive health Natura Komfort
Alternative medicine		
Outpatient treatment	If provided by medical doctors: acupuncture, anthroposophical medicine, homoeopathy, neural therapy, phytotherapy, Traditional Chinese Medicine (TCM) in accordance with the statutory provisions	75%, CHF 6,000, if administered by a medical doctor or NVS naturopath 75%, CHF 2,000, if administered by an otherwise accredited naturopath or therapist
Inpatient treatment	–	75%, CHF 6,000, if administered by a medical doctor or NVS naturopath 75%, CHF 2,000, if administered by an otherwise accredited naturopath or therapist
Remedies in conjunction with complementary medical treatments	Drugs as per the list of pharmaceutical specialities	75%
Maximum benefits for alternative medicine	–	CHF 6,000
Preventive care	Preventive measures as per KLV/OPAS benefits ordinance	90%, CHF 500, towards check-ups, gynaecological check-ups (interim years) and well-child check-ups
Health promotion	–	50%, CHF 200 per measure in the areas of back health, antenatal and postnatal exercise classes, stop smoking treatment and sport courses/fitness as per list
Maximum cover for health promotion	–	CHF 500 (if measures in different areas)

The amounts listed in the overview of benefits 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.