

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, homeopathy, 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, for fitness, back health and childbirth preparation classes |
| Maximum cover for health promotion | - | CHF 500 |

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.