
Wincare line

Natura Comfort

Supplementary insurance for alternative medicine and preventive healthcare

Supplementary Terms

January 2017 edition

Insurance carrier: Sanitas Privatversicherungen AG

General

1 Object of the insurance

- 1 The supplementary plan Natura Comfort pays benefits supplementary to those of the insured's basic insurance for complementary medical treatments and remedies, health promotion and preventive care.
- 2 The insurance can be taken out with or without accident cover.

2 Applicable terms

If any matter is not dealt with specifically in these Supplementary Terms, the General Terms of Insurance of the Wincare line for supplementary insurance plans pursuant to the Swiss Federal Act on Insurance Contracts (VVG/LCA) shall apply.

Benefits

3 Complementary medicine (alternative medicine)

- 1 The insurance pays the costs of outpatient and inpatient treatment (including remedies) in connection with complementary medical approaches (naturopathic and experience-based medical procedures), not covered by the insured's basic insurance, specifically
 - by doctors who are accredited to provide services paid for by mandatory basic health insurance, and by A-list members of the Swiss Naturopathic Doctors' Association (NVS);
 - by other doctors, naturopaths and therapists recognised by Sanitas for the form of treatment provided.

No benefits will be paid for preventive treatment or for the costs of hospital accommodation and nursing care.

- 2 75 % of the costs will be covered up to a maximum CHF 6,000 per calendar year. Benefits for treatments by doctors and therapists in accordance with para. 1, second entry, will be paid up to a maximum of CHF 2,000.
- 3 Excerpts from the list of the naturopaths and therapists recognised by Sanitas will be provided to insured persons upon request.

4 Health promotion

- 1 For each health promotion measure the insurance pays 50 % of the costs, up to a maximum of CHF 200, for healthy back training, fitness and maternity-related measures, as well as courses on other health issues and to stop smoking. If during the course of the calendar year different kinds of health promotion measures are undertaken, the maximum benefit shall be CHF 500.
- 2 In the interest of quality assurance, benefits for health promotion measures will be only be paid if the providers are accredited by Sanitas.
- 3 Sanitas maintains a list of accredited measures and courses and accredited providers. Excerpts from the list will be provided to insured persons upon request.

5 Preventive measures

- 1 90% of the costs, up to a maximum of CHF 500 per calendar year, will be covered for preventive medical measures prescribed or administered by doctors (doctors in accordance with point 3.1, first entry).
- 2 Coverage includes
 - gynaecological check-ups once a year in years in which the insured is not entitled to benefits under mandatory basic health insurance;
 - check-ups after reaching age 30, and every 5 years after that;
 - a total of two check-ups for children and young people between the ages of 8 and 15;
 - other preventive measures, as long as they are included on the list provided to the insured person upon request.