

SUPPLEMENTARY TERMS

Medical Private Hirslanden

Supplementary insurance
for outpatient treatment worldwide

Edition
January 2005
(amended 2019)

sanitas

Purpose and basis

Medical Private Hirslanden covers the costs of outpatient treatment worldwide in accordance with the provisions below. The insurance pays costs that exceed the benefits paid under mandatory basic health insurance pursuant to the Swiss Federal Health Insurance Act (KVG/LAMal) and other social insurances pursuant to point 2 of the general terms of insurance.

The risk of accident can be included.

Depending on the supplementary insurance package taken out, these supplementary terms are based on the Sanitas Corporate Private Care general terms of insurance for s-care / h-care supplementary plans pursuant to VVG/LCA (January 2005) or the Sanitas Corporate Private Care general terms of insurance for the p-care / p-care by Hirslanden supplementary plans pursuant to VVG/LCA (January 2005).

Benefits

1 General

- 1 The insurance covers outpatient treatment provided by certified medical doctors and therapies prescribed by certified medical doctors. The insured is free to choose any medical doctor worldwide.
- 2 Costs will be paid at the customary local rates up to a maximum of CHF 100,000 per calendar year.
- 3 The insured pays a copayment of 10%, subject to a maximum of CHF 1,000 per calendar year.

2 Medical treatment in Switzerland

- 1 The insurance covers outpatient treatment provided by doctors who have notified the cantonal authorities that they will not be billing in accordance with the Swiss Federal Health Insurance Act (Art. 44 Para 2 KVG/LAMal) and are thus not permitted to provide care as per KVG/LAMal.
- 2 The insurance does not cover private supplements charged by doctors accredited under KVG/LAMal.

3 Medical treatment abroad

- 1 The insurance covers outpatient treatment provided by medical doctors and hospitals.

4 Medicines/drugs

- 1 The insurance covers drugs/medicines prescribed by medical doctors as per point 2 and 3 above.
- 2 Sanitas has a list of uninsured drugs that are not covered. This list is updated on an ongoing basis; it is available for inspection at Sanitas, and excerpts from the list can be provided on request.

5 End of insurance coverage

- 1 Medical Private Hirslanden can only be taken out in combination with a plan from the h-care or p-care by Hirslanden lines (regardless of the category of cover). Medical Private Hirslanden insurance therefore expires as of the moment from which this condition is no longer fulfilled.