

Supplementary terms

Classic

Supplementary insurance
for outpatient treatment

January 2004 edition
amended 2021

Purpose and basis

Classic will cover the costs of outpatient treatment in accordance with the following provisions. 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 insurance pursuant to point 2 of the General Terms of Insurance.

Coverage for the risk of accident cannot be excluded.

The basis of these Supplementary Terms is the January 2004 edition of the General Terms of Insurance for supplementary insurance plans pursuant to the Swiss Federal Act on Insurance Contracts (VVG/LCA).

This translation is provided for the sake of convenience. The wording of the German original shall take precedence.

Benefits

1 Medical treatment throughout Switzerland

This article has been repealed.

Since 1 January 2018, the costs of outpatient treatment outside the place of residence or place of work based on the tariff applied by the respective care provider must be covered under basic insurance in accordance with Article 41 of the Federal Health Insurance Act (KVG/HIA).

2 Emergency outpatient treatment outside Switzerland

The insurance covers 90% of the costs of emergency treatment outside Switzerland for a maximum of 180 days. The insurance covers outpatient treatment conducted by medical doctors as well as medically prescribed outpatient treatment.

3 Alternative medicine

- 1

The insurance covers 80% of the costs, up to a maximum of CHF 5,000 per calendar year, of treatment administered in accordance with complementary medical methods by
 - medical doctors
 - pharmacists with the relevant additional training
 - naturopathic doctors accredited by a canton
 - NVS (full member) naturopaths and natural health practitioners
- 2

Benefits will also be paid up to the stipulated amounts for treatment administered on medical prescription by other therapists with the relevant training.

4 Psychotherapy

The insurance covers 80% of the costs, up to a maximum of CHF 1,000 per calendar year, of medically prescribed psychotherapy conducted by independent psychotherapists.

5 Drugs

- 1

The insurance provides coverage of 90% of the costs of medically prescribed, uninsured drugs, provided that the drug in question is registered with Swissmedic (the Swiss Agency for Therapeutic Products) for the indication in question.
- 2

Sanitas has a list of 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 furnished on request.
- 3

Alternative medical drugs that are insured as per 3 above are not covered under this provision.

6 Maternity

The mother’s insurance covers 80% of the costs of the following maternity care, up to a maximum of CHF 1,000 per calendar year:

- Check-ups during pregnancy (including 1 ultrasound scan)
- Pre- and postnatal exercise, and prenatal classes
- Milk substitute for a child under the age of two who cannot tolerate mothers’ milk, provided that this is medically prescribed and that the child also has this insurance.

7 Preventive care and health promotion

The insurance covers 80% of the costs of the following preventive and prophylactic measures, up to a maximum of CHF 1,000 per calendar year:

- Vaccinations
- Check-ups (including 1 HIV test per calendar year)
- Gynaecological check-ups (including 1 mammogram per calendar year)
- Vasectomy or sterilisation
- Treatment for chronic back pain administered by certified physiotherapists on medical prescription
- Medically prescribed stop smoking treatment

Sanitas also makes contributions to other health promotion measures. Health promotion measures and healthcare providers recognised by Sanitas and the applicable contributions are published in a list. Sanitas reserves the right to change this list at any time. Changes to the list do not entitle customers to cancel their insurance.

8 Glasses or contact lenses

The insurance provides worldwide coverage for the following benefits for glasses (including frames) or contact lenses necessary for the correction of vision:

- Up to a maximum of CHF 300 every 3 calendar years for adults
- Up to a maximum of CHF 200 per calendar year for children under age 18

9 Dental treatment

The insurance pays the following benefits for dental treatment:

- 50% of the costs of orthodontic treatment for children under age 18
- Up to a maximum of CHF 100 per tooth for the removal of wisdom teeth
- The costs of drugs prescribed by a dentist

10 Medical aids

The insurance covers 80% of the costs of hiring or purchasing medically prescribed medical aids (except glasses and contact lenses), up to a maximum of CHF 500 per calendar year.

11 Cosmetic interventions

- 1

The insurance covers 80% of the costs of the following cosmetic interventions provided that they are medically prescribed:
 - Breast operations
 - Scar correction
 - Operations to correct protruding ears (otoplasty)
- 2

Outpatient treatment will be covered in accordance with the KVG/LAMal tariff.
- 3

The costs of inpatient treatment will be covered up to a maximum of the tariff for the general ward of an acute hospital in the canton of residence with a cantonal mandate as per Art. 39 KVG/LAMal. In the case of cross-border commuters, the canton in which the employer is based applies.

12 Rooming-in

The insurance covers 80% of the following hospital accommodation costs, up to a maximum of CHF 2,000 per calendar year:

- The costs of hospital accommodation for a parent accompanying a child (under age 5) undergoing inpatient treatment; paid via the child’s insurance
- The costs of hospital accommodation for a nursing infant accompanying a mother undergoing inpatient treatment; paid via the mother’s insurance

13 Travel and transport costs

- 1

The costs of travel in connection with radiotherapy, chemotherapy or haemodialysis conducted outside the home are covered. The costs paid will not exceed the costs of public transport (travelling second class).
- 2

The costs of emergency transport to the nearest doctor or to the nearest hospital able to deliver appropriate treatment, and ambulances required for transport on medical grounds, are insured up to a maximum of CHF 2,000 per calendar year.

14 Waiver of premiums in the event of death or disability

- 1

Children’s premiums for mandatory basic health insurance and any supplementary insurance plans are insured under the parent’s insurance in the event of:
 - The death of this parent
 - The long-term disability of this parent, provided that a full disability pension is paid under the terms of the IV/AI

Insurance must have been taken out for the children with Sanitas before the event occurred. Premiums will be paid for children under age 18.
- 2

A waiver of the premium must be applied for in writing enclosing the relevant official documents (death certificate, IV/AI confirmation of pension entitlement).
- 3

If Sanitas receives the application later than one year after the death or IV/AI confirmation of pension entitlement, premiums will be waived as of the month in which the application was received by Sanitas.
- 4

If the disabled parent remarries or their degree of disability is reduced, Sanitas must be notified immediately in writing, and the entitlement to a waiver of premium expires as of the month following the change. In the case of late notification, premiums will be backdated.

- 5

The risk carrier for the benefits described in this paragraph is Swiss Life, with its registered office in Zurich. Benefits must be claimed from Sanitas.

Miscellaneous

15 Premium waiver for third child onwards

- 1

No premium will be charged to insure the third child and each additional child of a family under age 18, provided that the first two children also have this insurance.
- 2

Children under age 18 count for the purposes of calculating the entitlement to a premium waiver.

16 Recognition of care providers

For treatments in Switzerland, only invoices issued by persons with a federal or cantonal diploma or the corresponding cantonal professional licence will be accepted.

