

Supplementary terms
Sanitas Corporate Private Care

Corporate Medical Private

Supplementary insurance for
outpatient treatment worldwide

January 2023 edition
Amended 2023

Insurance carrier:
Sanitas Privatversicherungen AG based in Zurich

Purpose and basis

Corporate Medical Private 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 KVG/HIA and other social insurance 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 supplementary plans pursuant to VVG/IPA (2023 edition) or the Sanitas Corporate Private Care general terms of insurance for the p-care supplementary plans pursuant to VVG/IPA (2023 edition).

Benefits

1 General

- 1 The insurance covers outpatient treatment conducted by certified doctors and therapies that they prescribe. The insured person is free to choose any doctor anywhere in the world.
- 2 Costs will be paid at the customary local rates up to a maximum of CHF 100,000 per calendar year.
- 3 The insured person pays a copayment of 10%, up 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/HIA) and are thus not permitted to provide care as per KVG/HIA.
- 2 The insurance does not cover private supplements charged by doctors accredited under KVG/HIA.

3 Medical treatment abroad

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

4 Medicines/drugs

- 1 The insurance covers drugs/medicines prescribed by doctors as per points 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

Corporate Medical Private can only be taken out in combination with an insurance package from the s-care or p-care line (regardless of the category of cover). Corporate Medical Private expires as of the date on which these requirements are no longer met.