

Supplementary terms
Sanitas Corporate Private Care

Corporate Alternative Care

Supplementary insurance plans
for outpatient treatment

January 2023 edition
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Insurance carrier:
Sanitas Privatversicherungen AG based in Zurich

Purpose and basis

Corporate Alternative Care covers costs based on the following provisions. 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.

Coverage for the risk of accident cannot be excluded.

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 general terms of insurance for p-care supplementary plans pursuant to VVG/IPA (2023 edition).

1 Outpatient benefits

1.1 Alternative medicine

The insurance covers 80% of the costs (examinations, therapies, dispensed medicines), up to a maximum of CHF 5,000 per calendar year. The chosen healthcare provider, therapy method used and the medicines dispensed must be recognised by Sanitas.

The therapy methods and requirements for healthcare providers recognised by Sanitas 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. The list valid at the time of treatment applies.

Services to the extent mentioned are also provided by other, appropriately trained therapists. The requirements for therapists and recognised therapy methods that are used for remuneration are also published on the list referred to in paragraph 2.

1.2 Medicines/drugs

The insurance covers 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.

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. Changes to the list do not entitle customers to cancel their insurance.

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

2 Miscellaneous

2.1 Recognition of healthcare providers

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