

Supplementary terms
Sanitas Corporate Private Care

Corporate Preventive Care

Supplementary insurance plans
for outpatient treatment

January 2023 edition
Amended 2023

Insurance carrier:
Sanitas Privatversicherungen AG based in Zurich

Purpose and basis

Corporate Preventive 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 Psychotherapy

The insurance covers 80% of the costs, up to a maximum of CHF 500 per calendar year, of medically prescribed psychotherapy provided by independent psychotherapists.

1.2 Maternity

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

- Check-ups during pregnancy (including 1 ultrasound scan)
- Antenatal and postnatal exercise classes and an antenatal course
- Milk replacement for the child up to age 2 in case of breast milk intolerance, if prescribed by a doctor and if the child has the same insurance

1.3 Prevention – prophylactic measures

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

- Vaccinations
- Check-ups, 80%, maximum CHF 500 per calendar year (including 1 HIV test per calendar year)
- Gynaecological check-ups (including 1 mammogram per calendar year)
- Sterilisation/vasectomy
- Healthy back training by certified physiotherapists if medically prescribed
- 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.

1.4 Glasses or contact lenses

The insurance covers the following benefits worldwide for glasses (including frames) or contact lenses needed to correct vision:

- Up to CHF 300 every 3 calendar years for adults
- Up to CHF 200 per calendar year for children up to the end of the year in which the insured turns 18

1.5 Dental treatment

The insurance pays the following benefits for dental treatment:

- 75% of the costs for orthodontic treatment up to the end of the year in which the insured turns 20
- Up to CHF 100 per tooth for the extraction of wisdom teeth
- Costs of medication prescribed by a dentist

1.6 Therapeutic medical aids

The insurance covers 80% of the costs, up to a maximum of CHF 500 per calendar year, for the rental or purchase of medically prescribed therapeutic aids (with the exception of glasses and contact lenses).

1.7 Cosmetic procedures

The insurance covers 80% of the costs of the following cosmetic procedures provided they are medically prescribed:

- Breast operations
- Scar corrections
- Operations to correct protruding ears

Outpatient treatments are covered in accordance with the KVG/HIA tariff.

1.8 Accompanying adult during hospital stay

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

- Under the child's insurance: accommodation costs for one parent if a child up to age 5 is hospitalised
- Under the mother's insurance: accommodation costs for a nursing infant if the mother is hospitalised

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 cantonal professional licence will be accepted.