



All the insurance you need.
sympany

Basic insurance flexhelp24

Telmed/practice model: flexible medical care
with no long waiting times.

flexhelp24

There for you twice over.

Get medical help on the phone or at your Medgate partner practice – you decide. With **flexhelp24**, you are guaranteed to receive the best medical care without the long wait.



Here's how it works

- If you're ill, always contact a Medgate partner practice or ask for a Medgate telephone/video consultation first – either via the app or by calling **+41 844 654 654**.
- Your chosen contact will coordinate your treatment and, if necessary, refer you to a family doctor or specialist doctor practice or hospital.
- You can visit an ophthalmologist, gynaecologist or paediatrician (up to the age of 16) and an emergency department or ward directly – without a referral. Please inform Medgate following emergency treatment.
- An emergency exists when a person finds themselves in an acute situation threatening their health or life that requires immediate medical treatment.
- Important information: If you do not follow the rules, Sympany may refuse to bear the costs. If you repeatedly fail to follow the rules, we will switch you to traditional basic insurance with a free choice of doctor.

Your advantages

- In a partner practice you receive comprehensive medical care and benefit from having different specialists and therapists all under one roof.
- With Medgate, you receive medical care 24 hours a day, 365 days a year, from independent and qualified doctors in various specialist fields. No waiting rooms. Over the phone or by video with the Medgate app.
- You get an attractive discount on your premiums.
- With Medgate, you are not tied to a particular doctor. However, you have the option of saving your preferred doctors in the Medgate app.

Frequently asked questions

Chronic illnesses	Do I always have to contact the partner practice or Medgate in relation to recurring or chronic illnesses?	Yes, you require a referral from the partner practice or Medgate for treatment at a specialist medical practice. In the case of long-term treatments, simply ask for a referral that is valid for a correspondingly longer period of time.
Emergencies	What should I do after an emergency?	Please inform Medgate about the emergency treatment as soon as your health allows. A person close to you can also do this on your behalf if you wish.
Accident	I've had an accident. What should I do?	Please also contact the partner practice or Medgate in the event of an accident. Exception: if the accident is an acute, very serious or life-threatening emergency, then immediate treatment by an emergency department or ward is the priority.
Referral	What should I do if a specialist medical practice to which I was referred by the partner practice or Medgate refers me to another specialist medical practice?	Please inform Medgate about the further referral to the second specialist medical practice. This can be done quickly and easily via the Medgate app or by telephone (+41 844 654 654).
Third-party providers	Do I have to report third-party services that do not involve any personal contact (e.g. laboratory analyses) to the partner practice or Medgate?	No, if you have been referred by the partner practice or Medgate for follow-up treatment, you do not have to additionally report any laboratory work or similar.
Rules	Do I really always have to go to a partner practice or have a telephone/video consultation first? Or can I inform Medgate once I've had medical treatment?	Coordinating your treatments through the partner practice or Medgate makes cost savings possible that secure you the corresponding premium discount. In order for Medgate or the practice to be able to coordinate your treatments, you need to contact them first. Details and exceptions can be found under "Here's how it works" on the previous page. Sympany ensures that all policyholders follow the rules.
Treatment plan	Do I have to adhere to the treatment plan drawn up by the partner practice or Medgate?	Yes, you must follow the treatment plan for your medical care.
Visiting a doctor without a referral	What happens if I go to a medical centre without a referral from Medgate?	Sympany will first inform you of the rules. If you repeatedly fail to follow the rules, we may switch you to traditional basic insurance with a free choice of doctor. It will not be possible to switch to an alternative insurance model for one year thereafter.
Second opinion	What can I do if I don't agree with the treatment given or recommended by the partner practice or the Medgate doctor?	<ol style="list-style-type: none"> 1) You can request a second opinion within the partner practice or from another Medgate doctor. 2) You can obtain a second opinion from outside the partner practice or Medgate. However, a referral from the partner practice is required. 3) If there are persistent disagreements, you can choose a different partner practice next time.
Changing insurance model	Can I choose a different insurance model or traditional basic insurance instead of flexhelp24 ?	It is always possible to change as of 1 January of the following year. Please let us know what you would like to do in compliance with the period of notice by 30 November or contact us in good time beforehand for advice on the right insurance model.
Conditions following cancellation of flexhelp24	I'm changing my insurance model for the next year. Do I have to continue to adhere to the conditions of flexhelp24 until then?	Yes, you will benefit from a premium discount until you switch. Thus, the rules of the flexhelp24 insurance model apply until the contract expires.
Technical issues or questions about the Medgate app	Who can help me with technical issues? Who can I contact if I have questions about the Medgate app?	Medgate can also assist you over the phone or by e-mail: <ul style="list-style-type: none"> - Telephone consultation hours (24/7): +41 844 654 654 - Customer service for general questions or technical issues: +41 61 377 88 28 or servicecenter@medgate.ch

Medgate: available – any time, any place

- Partner practice are in central locations:
www.medgate.ch/polyclinics
- After the consultation with a Medgate doctor, you will receive your own personalised treatment plan by e-mail or in the Medgate app. This enables you to always have all the information about the recommended treatment to hand.



Contact and support

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www.sympany.ch/en/flexhelp24