



All the insurance you need.

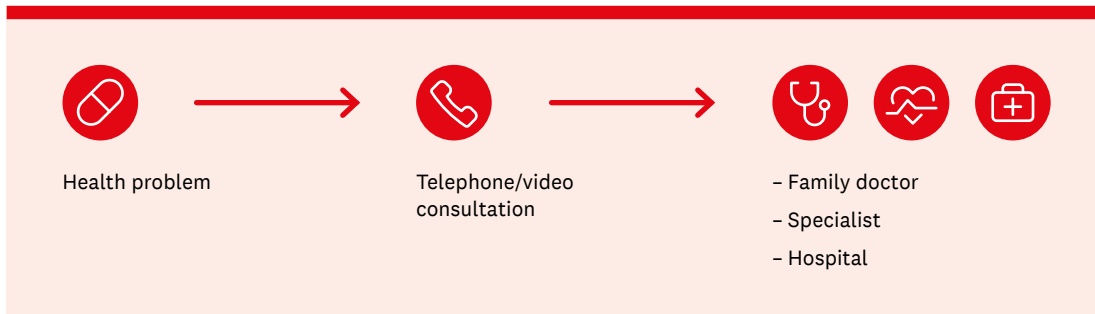
# **Basic insurance calledmed 24**

Telemed model: medical advice via telephone or video chat – anytime, anywhere.

# callmed 24

## Our popular telmed model.

Wave goodbye to waiting rooms! With **callmed 24**, a good doctor is only a phone call away twenty-four hours a day, seven days a week.



### Here's how it works

- If you're ill, always ask for a Medgate telephone/video consultation first – either via the Medgate app or by calling **+41 844 852 852**.
- Medgate coordinates your treatment and, if necessary, refers you to a family doctor or specialist medical practice or hospital and can issue prescriptions, referrals or medical certificates by e-mail.
- 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 is deemed to exist when a person is in an acute situation that threatens their health or life and 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

- 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.
- If you use the app, Medgate will ask you for your symptoms. Then Medgate will let you know whether a telephone/video consultation or a visit to your family doctor is advisable to deal with your concern. You can simply arrange an appointment for a telephone/video consultation and upload images.
- After the consultation, 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.
- The Medgate consultation is free of charge for you – you only need to cover the cost of your phone call.
- 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

<b>Chronic illnesses</b>	Do I always have to contact Medgate in relation to recurring or chronic illnesses?	Yes, you require a referral from Medgate to receive treatment at a medical centre or 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.
<b>Emergencies</b>	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.
<b>Accident</b>	I've had an accident. What should I do?	Please also contact 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.
<b>Pregnancy</b>	I am pregnant. Do I have to contact Medgate before every check-up?	You can contact your gynaecologist directly for any treatments relating to your pregnancy. For non-pregnancy-related medical issues, please get in touch with Medgate.
<b>Referral</b>	Medgate referred me to a medical centre, which in turn referred me to a specialist medical practice. Do I have to inform Medgate about this?	Yes, please inform Medgate about the further referral. This can be done quickly and easily via the Medgate app or by telephone (+41 844 852 852).
<b>Third-party providers</b>	Do I have to report third-party services that do not involve any personal contact (e.g. laboratory analyses) to Medgate?	No, if you have been referred by Medgate for follow-up treatment, you do not have to additionally report any laboratory work or similar.
<b>Rules</b>	Do I really always have to have a telephone/video consultation first or can I inform Medgate once I've had medical treatment?	Coordinating your treatments through Medgate makes cost savings possible that secure you the corresponding premium discount. In order for Medgate 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.
<b>Treatment plan</b>	Do I have to adhere to Medgate's treatment plan?	Yes, you must follow the Medgate treatment plan for your medical treatment.
<b>Visiting a doctor without a referral</b>	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.
<b>Second opinion</b>	What can I do if I don't agree with the treatment given or recommended by the Medgate doctor?	You can request a second opinion from another Medgate doctor.
<b>Changing insurance model</b>	Can I choose a different insurance model or traditional basic insurance instead of <b>callmed 24</b> ?	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.
<b>Conditions following cancellation of callmed 24</b>	I'm changing my insurance model for the next year. Do I have to continue to adhere to the conditions of <b>callmed 24</b> until then?	Yes, you will benefit from a premium discount until you switch. Thus, the rules of the <b>callmed 24</b> insurance model apply until the contract expires.
<b>Technical issues or questions about the Medgate app</b>	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: – Telephone consultation hours (24/7): +41 844 852 852 – Customer service for general questions or technical issues: +41 61 377 88 28 or <a href="mailto:servicecenter@medgate.ch">servicecenter@medgate.ch</a>

**Medgate: available - any time, any place**

The Medgate app checks based on your symptoms whether a medical consultation by phone or video is possible, or whether you should see your family doctor or go straight to a hospital emergency department.



**Contact and support**

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[service@sympany.ch](mailto:service@sympany.ch)

[www.sympany.ch/en/callmed24](http://www.sympany.ch/en/callmed24)