

The benefits.

Sympany offers attractive discounts.

Premium savings – month after month.

By increasing the annual franchise, you can make considerable savings on your basic insurance. You can choose from one of the following options:

- Adults: CHF 300.- | CHF 500.- | CHF 1 000.-
CHF 1 500.- | CHF 2 000.- | CHF 2 500.-
- Children: CHF 0.- | CHF 200.- | CHF 400.- | CHF 600.-

Pay even less for your insurance.

Under the hospita hospital insurance schemes there is also a version with a no-claims discount.

Premium discount.

As much as 75% discount on the basic premium for children and young people up to the age of 18. Free supplementary insurance for the third child and all further children, as long as the older siblings have the same level of insurance. This is one of the advantages of Sympany in addition to its progressive benefits and the well-known service. And you can take advantage of all this in any Sympany package.

Bonus programme.

We reward health- and cost-conscious customers. If you make no claims for a full year, you can benefit from our attractive bonus programme. The higher your level of cover under supplementary insurance for inpatient and outpatient treatment, and the longer your uninterrupted claims-free period, the higher your personal bonus will be.

Multi-year discount.

Get a 10% discount when you conclude a package contract (basic + outpatient supplementary insurance + inpatient supplementary insurance) for 3 years.



Refreshing indeed!

Offer 2012 at a glance.

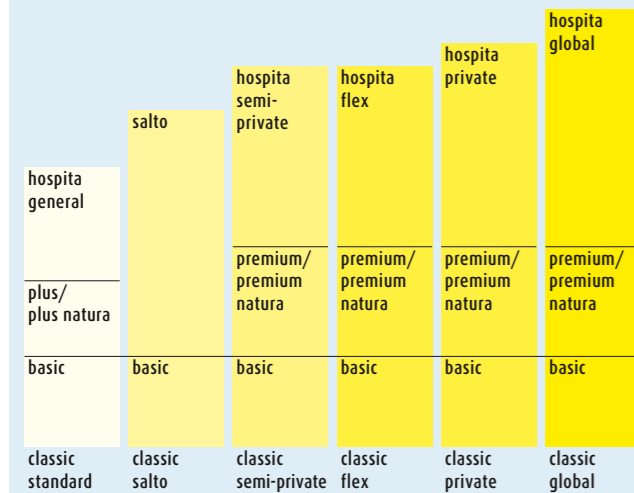
classic

Free choice of doctor and hospital

You simply want to be well insured.

The classical insurance with all the Sympany benefits. Children's discount, generous contributions to preventive and alternative medicine included. You have free choice of physician and hospital.

- Free choice of physician and hospital
- Full cover worldwide in an insured hospital ward for emergencies
- Alternative medicine
- Generous contributions to transport costs, rescue and search operations
- Selectable annual franchises
- No-claims discount possible
- Medical advice around the clock



casamed

Limited choice of doctors

You simply want cost-conscious insurance.

Three innovative insurance variants are available for the cost conscious.

callmed 24

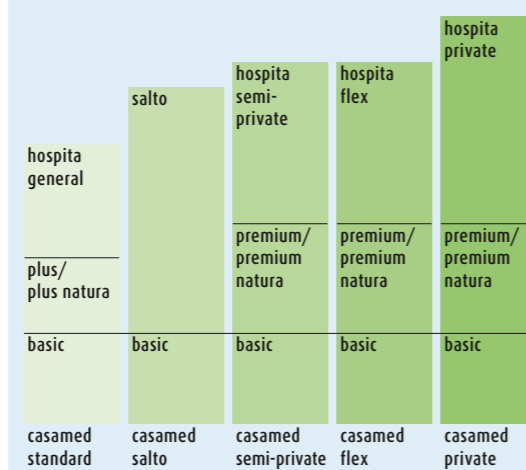
Medical advice by telephone and referral to a doctor in your vicinity if necessary.

casamed family doctor

Medical treatment by your chosen general practitioner.

casamed hmo

Medical treatment by your chosen practitioner belonging to the HMO network.



The benefits for Sympany customers in all packages.

- Doc around the clock, telephone 0844 000 724
- Full cover throughout Switzerland for out-patient treatment
- Emergencies abroad: full cover world-wide in an insured hospital ward
- Family-friendly benefits: up to 75% children's discount in the basic insurance, nursing benefit, special benefits in pregnancy, generous contributions when giving birth at a birth center, contributions to household assistance, contributions to costs for orthodontic treatment (up to age 25)
- Accident supplement: assistance after stay in hospital according to the Accident Insurance Act (UVG)
- Annual franchises freely selectable
- Alternative medicine included
- Generous contributions to: spectacles/contact lenses, non-prescription medicines, transport costs, rescue and search operations

Details of the benefits.

salto

- Unique insurance package for people aged 18 to 29
- Medical treatment and medicines
- Full cover in general hospital wards throughout Switzerland
- Travel insurance in Switzerland and abroad
- A contribution of up to CHF 100 to your sports association membership

standard

- Full cover for general hospital wards throughout Switzerland

comfort

- Stay in single or double room in the contractual hospitals and acute treatment in general wards throughout Switzerland
- In addition, all the standard benefits

semi-private

- Full cover in semi-private hospital wards throughout Switzerland
- Higher contributions than standard for: alternative medicine, orthodontic treatment, spectacles/contact lenses, various maternity benefits, rescue and transport costs, preventive measures, non-prescription medicine, Spitex and cures
- Private consultations with hospital physician

flex

- Choice of hospital ward need only be made on arrival at hospital
- Limited cost contribution to the additional hospital costs:
 - General: none
 - Semi-private: 15%, max. CHF 1500.- per calendar year
 - Private: 25%, max. CHF 4500.- per calendar year
 - Family special max. CHF 4500.- per calendar year
- Contributions to alternative medicine, orthodontic treatment etc. as for semi-private

private

- Full cover for private hospital wards throughout Switzerland
- Even higher contribution than semi-private or flex for transport and rescue costs, various maternity benefits, household assistance, Spitex and cures

global

- Full cover for private hospital wards around the world including in unlisted hospitals
- Unlimited transport costs, rescue and recovery operations
- Contributions to alternative medicine, orthodontic treatment etc. as for private and semi-private
- Maximum contribution to household assistance, Spitex and cures

private accident

- Full accident cover in private hospital ward, worldwide
- Treatment of accident sequels in private ward, throughout Switzerland

		basic (basic insurance)	classic salto (incl. basic)	classic standard (incl. basic)	classic semi-private (incl. basic)	classic flex (incl. basic)	classic private (incl. basic)	classic global (incl. basic)
Outpatient treatment	<ul style="list-style-type: none"> Treatment by qualified doctors and chiropractors Recognised therapists/analysts on medical referral 	Full cover for KVG-approved doctors according to local tariff and tariff in place of employment	Full cover for KVG-approved doctors, throughout Switzerland	Full cover for KVG-approved doctors, throughout Switzerland	Cover as per recognised tariffs for private consultations with hospital physicians Non-KVG physicians: cover as per KVG tariff Optional treatment abroad: up to max. double the KVG tariff	Cover as per recognised tariff for private consultations with hospital physicians Non-KVG physicians: cover as per KVG tariff Optional treatment abroad: up to max. double the KVG tariffs	Cover as per recognised tariff for private consultations with hospital physicians Non-KVG physicians: cover as per KVG tariff Optional treatment abroad: up to max. double the KVG tariffs	Choice of treatment abroad: full cover according to normal local tariff , cover as per recognised tariffs for private consultations with hospital physicians; non-KVG physicians: cover as per KVG tariff
Medicines with doctor's presc.	<ul style="list-style-type: none"> According to the drugs and specialties list Non-compulsory medicines (excluding negative list) 	Full cover	Full cover	Full cover 80%, up to CHF 3000.-/calendar year	Full cover 80%, up to CHF 6000.-/calendar year	Full cover 80%, up to CHF 6000.-/calendar year	Full cover 80%, up to CHF 6000.-/calendar year	Full cover 80%, up to CHF 6000.-/calendar year
Hospital stays	<ul style="list-style-type: none"> Medical, treatment and accommodation costs in any acute hospital on the cantonal list of hospitals 	Full cover in the general ward at recognised tariff for the canton in which you reside, throughout Switzerland	Full cover in the general ward at recognised tariff throughout Switzerland	Full cover in the general ward at recognised tariff throughout Switzerland	Full cover in a semi-private ward with recognised tariff, throughout Switzerland	Full cover in a general or semi-private ward at recognised tariff or in a private ward , throughout Switzerland; cost participation according to type of ward selected	Full cover in a private ward at recognised tariff, throughout Switzerland	Full cover in a private ward (including non-listed hospitals), worldwide
Emergency abroad	<ul style="list-style-type: none"> Rooming-in Outpatient treatment Hospital stay in the ward stipulated by the insurance 	Cover up to double the health insurance tariff in Switzerland Cover up to double the health insurance tariff in Switzerland	Full cover	Full cover	50%, up to max. CHF 50.-/day	50%, up to max. CHF 50.-/day	50%, up to max. CHF 50.-/day	50%, up to max. CHF 50.-/day
Alternative medicine	<ul style="list-style-type: none"> Acupuncture Medical treatment using the following methods: anthroposophic medicine, Chinese medicine, homeopathy, neural therapy, phytotherapy Natural remedies 	Full cover (if MD with additional training)	Full cover (if MD with additional training)	Full cover (if MD with additional training)	Full cover (if MD with additional training)	Full cover (if MD with additional training)	Full cover (if MD with additional training)	Full cover (if MD with additional training)
Flexible benefits for alternative medicine	<ul style="list-style-type: none"> natura supplement Without natura supplement¹ 	<ul style="list-style-type: none"> Non-approved methods (if performed by a qualified specialist) Alternative therapies and healing methods (treatment by recognised therapists) Non-approved methods (if performed by a qualified specialist) Alternative therapies and healing methods (treatment by recognised therapists) 			80% of costs (excluding negative list) 50%, up to CHF 1000.-/calendar year	80% of costs (excluding negative list) 50%, up to max. CHF 2000.-/calendar year	80% of costs (excluding negative list) 50%, up to max. CHF 2000.-/calendar year	80% of costs (excluding negative list) 50%, up to max. CHF 2000.-/calendar year
Upper limits (alternative medicine and flexible benefits for alternative med.)	<ul style="list-style-type: none"> With natura supplement Without natura supplement 				80% of costs	80% of costs	80% of costs	80% of costs
Preventive measures	<ul style="list-style-type: none"> Child vaccinations (for children up to 16 years) Protective vaccinations Check-up² Gynaecological screenings³ Getting fit (recognised courses promoting health, e.g. on giving up smoking, spine and posture management and dietary advice) Staying fit (fitness centres) Sports associations/clubs 	Full cover	90%, up to CHF 220.-/calendar year	Full cover 80%, up to CHF 220.-/calendar year Max. CHF 300.-²	Full cover 80%, up to CHF 220.-/calendar year Max. CHF 600.-²	Full cover 80%, up to CHF 220.-/calendar year Max. CHF 600.-²	Full cover 80%, up to CHF 220.-/calendar year Max. CHF 600.-²	Full cover 80%, up to CHF 220.-/calendar year Max. CHF 600.-²
Spectacles/contact lenses	<ul style="list-style-type: none"> Adults Children up to 18 years 	1 gynaecological screening (every three years)	1 gynaecological screening³	1 gynaecological screening ³	1 gynaecological screening ³	1 gynaecological screening ³	1 gynaecological screening ³	1 gynaecological screening ³
Transport costs, search and rescue operations	<ul style="list-style-type: none"> Medically necessary transport: Switzerland: by ambulance to nearest hospital Abroad: repatriation to Switzerland (incl. flight) Rescue, recovery and search operations 	50%, max. CHF 500.-/calendar year	CHF 40 000.-/calendar year in total	Deductible CHF 100.-/claim	CHF 50 000.-/calendar year in total (an additional 50%, max. CHF 5500.- from basic)	Deductible CHF 200.-/claim	CHF 70 000.-/calendar year in total (an additional 50%, max. CHF 5500.- from basic)	Deductible CHF 200.-/claim
24-hour emergency helpline	Cover applies if emergency transport, repatriation or rescue operations coordinated via the 24-h emergency helpline		Unlimited cover	Unlimited cover	Unlimited cover	Unlimited cover	Unlimited cover	Unlimited cover
Maternity	<ul style="list-style-type: none"> Antenatal courses/post-natal gymnastics (latter not covered under basic) Money for breastfeeding Breastfeeding consultations Childbirth in a hospital on the cantonal list of hospitals or in a recognised maternity clinic Home help for childbirth at home or as an outpatient 	Max. CHF 100.- with a recognised specialist	Max. CHF 100.- with a recognised specialist	Max. CHF 200.- (an additional CHF 100.- from basic - upper limit for antenatal courses) Max. CHF 250.-	Max. CHF 200.- (an additional CHF 100.- from basic - upper limit for antenatal courses) Max. CHF 250.-	Max. CHF 200.- (an additional CHF 100.- from basic - upper limit for antenatal courses) Max. CHF 250.-	Max. CHF 200.- (an additional CHF 100.- from basic - upper limit for antenatal courses) Max. CHF 250.-	Max. CHF 200.- (an additional CHF 100.- from basic - upper limit for antenatal courses) Max. CHF 250.-
Childcare service	<ul style="list-style-type: none"> Supervision and care of an acutely sick child by trained and appointed qualified staff from recognised institutions 	3 breastfeeding consult. with a recognised specialist	3 breastfeeding consult. with a recognised specialist	3 breastfeeding consult. with a recognised specialist	3 breastfeeding consult. with a recognised specialist	3 breastfeeding consult. with a recognised specialist	3 breastfeeding consult. with a recognised specialist	3 breastfeeding consult. with a recognised specialist
Treatments	<ul style="list-style-type: none"> Spa treatments Thermal baths Recovery treatments (21 days) in a spa centre (following treatment at an acute hospital) 	Full cover in the general ward at recognised tariff in the canton of residence	Full cover in the general ward at recognised tariff throughout Switzerland	Full cover in the general ward at recognised tariff, throughout Switzerland	Full cover in a semi-private ward with recognised tariff, throughout Switzerland	Full cover in a general or semi-private ward at recognised tariff or in a private ward , throughout Switzerland; cost participation according to type of ward selected	Full cover in a private ward at recognised tariff, throughout Switzerland	Full cover in a private ward (including non-listed hospitals), worldwide
Spitex home aid and care	<ul style="list-style-type: none"> Home nursing Home help General For persons looking after children 	Up to CHF 60.-/day, up to max. CHF 840.-	Up to CHF 60.-/day, up to max. CHF 840.-	Up to CHF 105.-/day, up to max. CHF 1470.-	Up to CHF 105.-/day, up to max. CHF 1470.-	Up to CHF 105.-/day, up to max. CHF 1470.-	Up to CHF 105.-/day, up to max. CHF 1470.-	Up to CHF 105.-/day, up to max. CHF 1470.-
Dental treatment	<ul style="list-style-type: none"> Dental treatment resulting from an acc./in the case of serious illness Check-ups incl. X-rays (as long as no conservative dental treatment necessary) Correction of dental layout Extraction of wisdom teeth 	Up to CHF 30.-/hr., max. CHF 600.-/calendar year for children up to 12 years	Up to CHF 30.-/hr., max. CHF 600.-/calendar year for children up to 12 years	Up to CHF 30.-/hr., max. CHF 600.-/calendar year for children up to 12 years	Up to CHF 30.-/hr., max. CHF 600.-/calendar year for children up to 12 years	Up to CHF 30.-/hr., max. CHF 600.-/calendar year for children up to 12 years	Up to CHF 30.-/hr., max. CHF 600.-/calendar year for children up to 12 years	Up to CHF 30.-/hr., max. CHF 600.-/calendar year for children up to 12 years
Travel insurance	<ul style="list-style-type: none"> Travel to visit and additional return journey Advance on hospital costs, location of hospitals/medical contacts 	Costs of treatment as per KVG tariff	Costs of treatment as per KVG tariff	Costs of treatment as per KVG tariff	Costs of treatment as per KVG tariff	Costs of treatment as per KVG tariff	Costs of treatment as per KVG tariff	Costs of treatment as per KVG tariff
		50% on max. 12 visits	50% on max. 12 visits	50% on max. 12 visits	50% on max. 12 visits	50% on max. 12 visits	50% on max. 12 visits	50% on max. 12 visits
		CHF 20.-/day	CHF 20.-/day	CHF 30.-/day	CHF 30.-/day	CHF 30.-/day	CHF 30.-/day	CHF 30.-/day
		CHF 40.-/day	CHF 40.-/day	CHF 70.-/day	CHF 70.-/day	CHF 70.-/day	CHF 70.-/day	CHF 70.-/day
		As per tariff agreement	As per tariff agreement	As per tariff agreement	As per tariff agreement	As per tariff agreement	As per tariff agreement	As per tariff agreement
		As per health insurance tariff	As per health insurance tariff	As per health insurance tariff	As per health insurance tariff	As per health insurance tariff	As per health insurance tariff	As per health insurance tariff
		Up to 100 days per calendar year, max. CHF 50 000.- for costs not otherwise covered	Up to 100 days per calendar year, max. CHF 50 000.- for costs not otherwise covered	Up to CHF 20.-/day, max. CHF 280.-	Up to CHF 35.-/day, max. CHF 490.-	Up to CHF 35.-/day, max. CHF 490.-	Up to CHF 35.-/day, max. CHF 490.-	Up to CHF 35.-/day, max. CHF 490.-
		Full cover as per legal requirements	Full cover as per legal requirements	Up to CHF 40.-/day, max. CHF 560.-	Up to CHF 70.-/day, max. CHF 980.-	Up to CHF 70.-/day, max. CHF 980.-	Up to CHF 70.-/day, max. CHF 980.-	Up to CHF 70.-/day, max. CHF 980.-
		Full cover as per legal requirements	Full cover as per legal requirements	Full cover as per legal requirements	Full cover as per legal requirements	Full cover as per legal requirements	Full cover as per legal requirements	Full cover as per legal requirements
		CHF 60.-/calendar year for children and adolescents up to 25 years	CHF 60.-/calendar year for children and adolescents up to 25 years	CHF 60.-/calendar year for children and adolescents up to 25 years	CHF 60.-/calendar year for children and adolescents up to 25 years	CHF 60.-/calendar year for children and adolescents up to 25 years	CHF 60.-/calendar year for children and adolescents up to 25 years	CHF 60.-/calendar year for children and adolescents up to 25 years
		70%, up to CHF 10 000.- for children and adolescents up to 25 years	70%, up to CHF 10 000.- for children and adolescents up to 25 years	70%, up to CHF 15 000.- for children and adolescents up to 25 years	70%, up to CHF 15 000.- for children and adolescents up to 25 years	70%, up to CHF 15 000.- for children and adolescents up to 25 years	70%, up to CHF 15 000.- for children and adolescents up to 25 years	70%, up to CHF 15 000.- for children and adolescents up to 25 years
		Cover as per health insurance tariff	Cover as per health insurance tariff	Cover as per health insurance tariff	Cover as per health insurance tariff	Cover as per health insurance tariff	Cover as per health insurance tariff	Cover as per health insurance tariff

¹ Basic benefits are subject to statutory forms of cost participation (deductible and franchise). A deductible is charged for unlimited benefits from supplementary insurance schemes.

² In two claim-free years for basic ³ In the claim-free years for basic

		basic ¹ (basic insurance)	casamed salto (incl. basic)	casamed standard (incl. basic)	casamed emi-private (incl. basic)	casamed flex (incl. basic)	casamed private (incl. basic)
Outpatient treatment	<ul style="list-style-type: none"> Treatment by qualified doctors and chiropractors Recognised therapists/analysts on medical referral 	Full cover for treatm. from doctors and chiropractors provided or arranged by a chosen casamed family doctor as per the local tariff and tariff in place of employment. Full cover for routine treatment by recognised gynaecologists, paediatricians and ophthalmologists	Full cover for treatment from doctors and chiropractors which has been provided or arranged by a chosen casamed family doctor. Full cover for routine treatment by recognised gynaecologists, paediatricians and ophthalmologists	Full cover for treatment from doctors and chiropractors which has been provided or arranged by a chosen casamed family doctor. Full cover for routine treatment by recognised gynaecologists, paediatricians and ophthalmologists	Full cover for treatment from doctors and chiropractors which has been provided or arranged by a chosen casamed family doctor. Full cover for routine treatment by recognised gynaecologists, paediatricians and ophthalmologists	Full cover for treatment from doctors and chiropractors which has been provided or arranged by a chosen casamed family doctor. Full cover for routine treatment by recognised gynaecologists, paediatricians and ophthalmologists	Full cover for treatment from doctors and chiropractors which has been provided or arranged by a chosen casamed family doctor. Full cover for routine treatment by recognised gynaecologists, paediatricians and ophthalmologists
Medicines with doctor's presc.	<ul style="list-style-type: none"> According to the drugs and specialities list Non-compulsory medicines (excluding negative list) 	Full cover	Full cover	Full cover	Full cover	Full cover	Full cover
Hospital stays	<ul style="list-style-type: none"> Medical, treatment and accommodation costs in any acute hospital on the cantonal list of hospitals 	Full cover in the general ward at recognised tariff for the canton in which you reside, throughout Switzerland	Full cover in the general ward at recognised tariff throughout Switzerland	Full cover in the general ward at recognised tariff throughout Switzerland	Full cover in a semi-private ward with recognised tariff, throughout Switzerland	Full cover in a general or semi-private ward at recognised tariff or in a private ward, throughout Switzerland; cost participation according to type of ward selected	Full cover in a private ward at recognised tariff, throughout Switzerland
	<ul style="list-style-type: none"> Rooming-in* Outpatient treatment* 			50%, up to max. CHF 50.-/day	50%, up to max. CHF 50.-/day	50%, up to max. CHF 50.-/day	50%, up to max. CHF 50.-/day
Emergency abroad	<ul style="list-style-type: none"> Hospital stay in the ward stipulated by the insurance* 	Cover up to double the health insurance tariff in Switzerland	Full cover	Full cover	Full cover	Full cover	Full cover
	<ul style="list-style-type: none"> Rooming-in* Outpatient treatment* 	Cover up to double the health insurance tariff in Switzerland	Full cover until repatriation is medically possible	Full cover until repatriation is medically possible	Full cover until repatriation is medically possible	Full cover until repatriation is medically possible	Full cover until repatriation is medically possible
Alternative medicine	<ul style="list-style-type: none"> Acupuncture Medical treatment using the following methods: anthroposophic medicine, Chinese medicine, homeopathy, neural therapy, phytotherapy Natural remedies 	Full cover (if MD with additional training)	Full cover (if MD with additional training)	Full cover (if MD with additional training)	Full cover (if MD with additional training)	Full cover (if MD with additional training)	Full cover (if MD with additional training)
	<ul style="list-style-type: none"> natura supplement Without natura supplement 			80% of costs (excluding negative list)	80% of costs (excluding negative list)	80% of costs (excluding negative list)	80% of costs (excluding negative list)
Flexible benefits for alternative medicine	<ul style="list-style-type: none"> Non-approved methods (if performed by a qualified specialist) Alternative therapies and healing methods (treatment by recognised therapists) 			50%, up to CHF 1000.-/calendar year	50%, up to max. CHF 2000.-/calendar year	50%, up to max. CHF 2000.-/calendar year	50%, up to max. CHF 2000.-/calendar year
	<ul style="list-style-type: none"> Non-approved methods (if performed by a qualified specialist) Alternative therapies and healing methods (treatment by recognised therapists) 			80% of costs	80% of costs	80% of costs	80% of costs
Upper limits (alternative medicine and flexible benefits for alternative med.)	<ul style="list-style-type: none"> With natura supplement Without natura supplement 			50% of costs	50% of costs	50% of costs	50% of costs
				Up to max. CHF 6000.-/calendar year	Up to max. CHF 10 000.-/calendar year	Up to max. CHF 10 000.-/calendar year	Up to max. CHF 10 000.-/calendar year
Preventive measures	<ul style="list-style-type: none"> Child vaccinations (for children up to 16 years) Protective vaccinations Check-up² Gynaecological screenings³* 	Full cover	90%, up to CHF 220.-/calendar year	Full cover	Full cover	Full cover	Full cover
	<ul style="list-style-type: none"> Getting fit (recognised courses promoting health, e.g. on giving up smoking, spine and posture management and dietary advice)* Staying fit (fitness centres)* 	1 gynaecological screening (every three years)	1 gynaecological screening ³	1 gynaecological screening ³	1 gynaecological screening ³	1 gynaecological screening ³	1 gynaecological screening ³
Spectacles/contact lenses	<ul style="list-style-type: none"> Sports associations/clubs* Adults* Children up to 18 years* 		CHF 150.-/calendar year	CHF 150.-/calendar year	CHF 250.-/calendar year	CHF 250.-/calendar year	CHF 250.-/calendar year
			CHF 150.-/calendar year (overall limit for contribution to sports/clubs association and stay fit courses max. 200.-)	CHF 150.-/calendar year	CHF 250.-/calendar year (overall limit for contribution to sports/clubs association and stay fit courses max. 300.-)	CHF 250.-/calendar year (overall limit for contribution to sports/clubs association and stay fit courses max. 300.-)	CHF 250.-/calendar year (overall limit for contribution to sports/clubs association and stay fit courses max. 300.-)
Transport costs, search and rescue operations	<ul style="list-style-type: none"> Medically necessary transport: Switzerland: by ambulance to nearest hospital Abroad: repatriation to Switzerland (incl. flight) Rescue, recovery and search operations* 	50%, max. CHF 500.-/calendar year	CHF 40 000.-/calendar year in total	CHF 50 000.-/calendar year in total (an additional 50%, max. CHF 5500.- from basic)	CHF 70 000.-/calendar year in total (an additional 50%, max. CHF 5500.- from basic)	CHF 70 000.-/calendar year in total (an additional 50%, max. CHF 5500.- from basic)	CHF 90 000.-/calendar year in total (an additional 50%, max. CHF 5500.- from basic)
		50%, max. CHF 5000.- throughout Switzerland/ calendar year (without search and recovery oper.)	Deductible CHF 100.-/claim	Deductible CHF 200.-/claim	Deductible CHF 200.-/claim	Deductible CHF 200.-/claim	Deductible CHF 200.-/claim
24-hour emergency helpline	Cover applies if emergency transport, repatriation or rescue operations coordinated via the 24-h emergency helpline		Unlimited cover	Unlimited cover	Unlimited cover	Unlimited cover	Unlimited cover
Maternity	<ul style="list-style-type: none"> Antenatal courses/post-natal gymnastics (latter not covered under basic)* Money for breastfeeding* Breastfeeding consultations* Childbirth in a hospital on the cantonal list of hospitals or in a recognised maternity clinic* Home help for childbirth at home or as an outpatient* 	Max. CHF 100.- with a recognised specialist	Max. CHF 100.- with a recognised specialist	Max. CHF 200.- (an additional CHF 100.- from basic - upper limit for antenatal courses)	Max. CHF 200.- (an additional CHF 100.- from basic - upper limit for antenatal courses)	Max. CHF 200.- (an additional CHF 100.- from basic - upper limit for antenatal courses)	Max. CHF 200.- (an additional CHF 100.- from basic - upper limit for antenatal courses)
	<ul style="list-style-type: none"> Supervision and care of an acutely sick child by trained and appointed qualified staff from recognised institutions 			Max. CHF 250.-	Max. CHF 250.-	Max. CHF 250.-	Max. CHF 250.-
Childcare service	<ul style="list-style-type: none"> 3 breastfeeding consult. with a recognised spec. Childbirth in a hospital on the cantonal list of hospitals or in a recognised maternity clinic* 	3 breastfeeding consult. with a recognised spec.	3 breastfeeding consult. with a recognised spec.	3 breastfeeding consult. with a recognised spec.	3 breastfeeding consult. with a recognised spec.	3 breastfeeding consult. with a recognised spec.	3 breastfeeding consult. with a recognised spec.
	<ul style="list-style-type: none"> Home help for childbirth at home or as an outpatient* 	Full cover in the general ward at recognised tariff in the canton of residence	Full cover in the general ward at recognised tariff throughout Switzerland	Full cover in the general ward at recognised tariff, throughout Switzerland	Full cover in a semi-private ward with recognised tariff, throughout Switzerland	Full cover in a general or semi-private ward at recognised tariff or in a private ward, throughout Switzerland; cost participation according to type of ward selected	Full cover in a private ward at recognised tariff, throughout Switzerland
Treatments	<ul style="list-style-type: none"> Spa treatments Thermal baths Recovery treatments (21 days) in a spa centre (following treatment at an acute hospital) 	CHF 10.-/day	CHF 10.-/day	CHF 20.-/day	CHF 30.-/day	CHF 30.-/day	CHF 40.-/day
	<ul style="list-style-type: none"> Cost of stay (21 days) Cost of medical treatment 	Costs of treatment as per KVG tariff	Costs of treatment as per KVG tariff	Costs of treatment as per KVG tariff	Costs of treatment as per KVG tariff	Costs of treatment as per KVG tariff	Costs of treatment as per KVG tariff
Spitex home aid and care	<ul style="list-style-type: none"> Home nursing Home help General For persons looking after children 	As per tariff agreement	As per tariff agreement	As per tariff agreement	As per tariff agreement	As per tariff agreement	As per tariff agreement
	<ul style="list-style-type: none"> Extraction of wisdom teeth 			Up to CHF 20.-/day, max. CHF 280.-	Up to CHF 35.-/day, max. CHF 490.-	Up to CHF 35.-/day, max. CHF 490.-	Up to CHF 45.-/day, max. CHF 630.-
Dental treatment	<ul style="list-style-type: none"> Dental treatment resulting from an acc./in the case of serious illness Check-ups incl. X-rays* (as long as no conservative dental treatment necessary) Correction of dental layout 	Full cover as per legal requirements	Full cover as per legal requirements	Full cover as per legal requirements	Full cover as per legal requirements	Full cover as per legal requirements	Full cover as per legal requirements
	<ul style="list-style-type: none"> Extraction of wisdom teeth 	Cover as per health insurance tariff	Cover as per health insurance tariff	CHF 60.-/calendar year for children and adolescents up to 25 years	CHF 60.-/calendar year for children and adolescents up to 25 years	CHF 60.-/calendar year for children and adolescents up to 25 years	CHF 60.-/calendar year for children and adolescents up to 25 years
Travel insurance	<ul style="list-style-type: none"> Travel to visit and additional return journey* Advance on hospital costs, location of hospitals/medical contacts* 			70%, up to CHF 10 000.- for children and adolescents up to 25 years	70%, up to CHF 15 000.- for children and adolescents up to 25 years	70%, up to CHF 15 000.- for children and adolescents up to 25 years	70%, up to CHF 15 000.- for children and adolescents up to 25 years
		Cover as per health insurance tariff	Cover as per health insurance tariff	Up to 100 days per calendar year, max. CHF 50 000.- for costs not otherwise covered	Cover as per health insurance tariff	Cover as per health insurance tariff	Cover as per health insurance tariff

¹ Basic benefits are subject to statutory forms of cost participation (deductible and franchise). A deductible is charged for unlimited benefits from supplementary insurance schemes.

² In two claim-free years for basic ³ In the claim-free years for basic

casamed benefits will be reimbursed if provided, prescribed or arranged by the HMO centre, HMO physician, general practitioner or Called 24. This does not include emergencies.

casamed benefits marked * are reimbursed without consulting the HMO centre, HMO physician, general practitioner or Called 24.