



# Compulsory health insurance Special Terms and Conditions (STCI) casamed hmo

2018 version

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## casamed hmo – insurance plan overview

casamed hmo is an alternative insurance model to standard compulsory health insurance in accordance with the Federal Law on Sickness Insurance (KVG).

By taking out a casamed hmo insurance policy, the policyholder agrees to consult his chosen HMO centre (according to Sympany's list) for any medical treatment.

The HMO centre is the policyholder's first point of contact for all medical concerns. If necessary, the HMO centre may refer the policyholder to specialists, therapists or hospital for further treatment.

### 1 Basic information about the insurance plan

The General Terms and Conditions of Insurance (GTCl) of the compulsory health insurance apply for any issues that are not specifically covered in these Special Terms and Conditions (STCl).

### 2 General benefit conditions

#### 2.1 Choosing a service provider

When taking out the alternative insurance model casamed hmo, the policyholder specifies his chosen HMO centre (according to Sympany's list) and notifies Sympany.

#### 2.2 Nature of the benefits

Sympany will cover benefits for diagnostic and therapeutic treatment when the policyholder consults the HMO centre he has specified to Sympany.

### 3 Exceptions

#### 3.1 Ophthalmologists, gynaecologists, paediatricians and dentists

The policyholder can undergo examinations and treatment by

- a ophthalmologists
- b gynaecologists
- c paediatricians
- d dentists

without notifying his chosen HMO centre beforehand.

#### 3.2 Emergencies

In an emergency, the policyholder must consult his chosen HMO centre if possible. If this is not possible, the policyholder can consult the local emergency service on duty or hospital.

### 4 Specialist treatment

If it is medically necessary, the policyholder's HMO centre may refer the policyholder to another service provider.

### 5 Excluded benefits

#### 5.1 Breaches of policy

If the policyholder repeatedly receives non-emergency treatment from any doctors other than his specified HMO centre, Sympany will issue him a reminder of the behaviour conforming to the policy and request that he comply with the rules of the alternative insurance model.

#### 5.2 Refusal of benefits

If, in spite of the reminder, the policyholder continues to be treated by other service providers, Sympany can refuse to assume the costs.

### 6 Exclusion from the casamed hmo model

If the policyholder continues to be in breach of the policy, Sympany is entitled to exclude the policyholder from the casamed hmo insurance plan and move him onto the standard compulsory health insurance plan as of 1 January of the following year.

### 7 Changing HMO centre

In the casamed hmo model, the policyholder can change to another HMO centre if there is a valid reason.

### 8 Insurance plan changes originated by the policyholder

#### 8.1 Changing to casamed hmo

The policyholder can change from the standard compulsory health insurance plan to the casamed hmo model as of 1 January of the following year.

#### 8.2 Changing to standard compulsory health insurance

A policyholder can only change from the casamed hmo model to the standard compulsory health insurance plan or another alternative insurance model as of 1 January of the following year.

### 9 Entry into force

These Special Terms and Conditions come into force on 1 January 2018 and replace all previous rules and conditions regarding the alternative insurance model casamed hmo.