

Compulsory basic insurance

The basic insurance

In accordance with the statutory provisions, this insurance covers the basic medical needs associated with illness, accidental injury and pregnancy

Outpatient treatment	Provided by doctors, chiropractors and other medical practitioners (speech therapists, occupational therapists and physiotherapists etc.) with a federally recognised diploma, as long as treatment is prescribed by a doctor	As per the applicable tariff With the classic product, the policyholder is free to choose their practice, with all other products choose your first point of contact in the event of illness when taking out a policy (see “Ways to save on your premium” page)
Alternative medicine	Benefits for alternative medical treatment by trained, legally recognised doctors or naturopaths, natural healing practitioners and therapists recognised by Sympany	Acupuncture, anthroposophic treatment, traditional Chinese medicine (TCM), classic homoeopathy and phytotherapy carried out by a doctor with recognised additional training in accordance with the Health Insurance Benefits Ordinance (HIBO)
Abroad	Outpatient treatment (in case of an emergency)	Within the EU/EFTA: Benefits according to the social tariff of the country where the policyholder is staying (upon presentation of the reverse side of the insurance card) Outside EU/EFTA: max. double the costs that would have been incurred in Switzerland
	Hospital treatment (in an emergency)	General ward, within EU/EFTA (except country of residence): benefits according to the social tariff of the policyholder’s country of residence (upon presentation of the reverse side of the insurance card); outside the EU/EFTA: up to double the costs that would have been incurred in Switzerland
	Elective medical procedures (outpatient and in hospital)	–
Medical aids	Visual aids (glasses and contact lenses)	Up to CHF 180 per calendar year until the policyholder’s 18th birthday. Benefits are provided from the age of 18 for changes in eyesight resulting from illness and serious eye diseases In accordance with the list of medical aids and equipment
	Other medical aids (must be medically necessary and prescribed by a doctor)	–
Spa treatments	Spa therapy prescribed by a doctor in a health spa recognised in Switzerland	CHF 10 per day for up to 21 days, medical costs as per the applicable tariff
	Rest cures prescribed by a doctor in a rest facility recognised by Sympany following a hospital stay	–
	Thermal baths, prescribed by a doctor	–
Medication	Medication prescribed by a doctor	In accordance with the list of medicine and drugs covered by statutory health insurance
Pregnancy¹	Checkups	Necessary checkups and ultrasound examinations
	Prenatal and postnatal classes (courses run by midwives)	CHF 150 for prenatal classes
	Domestic assistance following the birth	–
	Breastfeeding allowance	–
	Breastfeeding support	Three breastfeeding consultations
Care	Healthcare in recognised care homes	Treatment and care procedures as per the applicable tariff
	Home nursing care (Spitex), prescribed by a doctor and performed at home by recognised service providers	Treatment and care procedures as per the applicable tariff
	Domestic assistance, prescribed by a doctor	–
	Domestic assistance help for people looking after children, if prescribed by a doctor	–
Preventative treatment	Early detection of diseases	For specific risk groups (e.g. preventative treatment for skin, bowel and breast cancer screening)
	Vaccinations	As per the current Swiss vaccination plan (e.g. tetanus, measles, mumps, rubella etc.)
	Routine gynaecological examinations	The first two examinations to be performed yearly and every three years afterwards
	Checkups	–
	Fitness and promoting a healthy lifestyle	–
Psychotherapeutic treatments		Medical and psychological psychotherapy in accordance with the applicable tariff
Hospital (Switzerland)	Urgent hospital treatments in recognised hospitals	Full assumption of costs in the general ward according to the cantonal hospital list in your area
	Choice of doctor	No free choice of doctor
	Hospital stay (room comfort)	Multiple occupancy room
	Inpatient rehabilitation	Full assumption of costs in the general ward according to the cantonal hospital list in your area
	Periods spent in a psychiatric clinic	Full assumption of costs in the general ward according to the cantonal hospital list in your area
	Rooming-in (The concurrent stay of one parent in the same room as their child or in accommodation outside of the hospital). ²	–
Transport costs	Emergency transports to the doctor/hospital required for medical reasons Search, rescue and recovery costs Return transportation	50%, up to CHF 500 per calendar year for transports required for medical reasons Rescue operations in Switzerland 50%, up to CHF 5,000 per calendar year (without return transports, search, rescue and recovery)
	Travel costs (subject to presentation of a doctor’s prescription, e.g. for dialysis, chemotherapy or radiotherapy)	50%, up to CHF 500 per calendar year for transport required for medical reasons
Dental treatment	Serious illnesses of the masticatory system and serious general illnesses	e.g. illness affecting the jaws, tumours, cysts or inflammation of the jaw
	Damage to teeth resulting from an accident	Full assumption of the resulting costs if accident cover is included in the basic insurance
	Corrective treatment for dental misalignment for children and young people aged 25 and under	–
	Checkups including X-rays for children and young people aged 25 and under	–
	Wisdom teeth extraction	–