



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

2018 version

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### Special Terms and Conditions (STCI) casamed family doctor

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# casamed family doctor – insurance plan overview

casamed family doctor 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 family doctor insurance policy, the policyholder agrees to consult his chosen family doctor for any medical treatment.

The doctor is the policyholder's first point of contact for all medical concerns. If necessary, the doctor 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 questions 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 family doctor, the policyholder specifies his chosen family doctor and notifies Sympany.

### 2.2 Nature of the benefits

Sympany will cover benefits for diagnostic and therapeutic treatment when the policyholder consults the family doctor 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 family doctor beforehand.

### 3.2 Emergencies

In an emergency, the policyholder must consult his chosen family doctor 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 family doctor may refer the policyholder to another service provider.

## 5 Excluded benefits

### 5.1 Breaches of policy

If the policyholder receives non-emergency treatment from any doctors other than his specified family doctor, 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 family doctor model

If the policyholder continues to be in breach of the policy, Sympany is entitled to exclude the policyholder from the casamed family doctor insurance plan and move him onto the standard compulsory health insurance plan.

## 7 Changing family doctor

In the casamed family doctor model, the policyholder can change to another family doctor if there is a valid reason.

## 8 Insurance plan changes originated by the policyholder

### 8.1 Changing to the casamed family doctor plan

Any policyholder can change from the standard compulsory health insurance plan to the casamed family doctor 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 family doctor 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 family doctor.