



Comparison of the benefits of praevention and premium insurance policies

Many of the benefits for your current praevention supplementary outpatient insurance and the comparable premium insurance are the same. We have listed the most important differences below and highlighted the benefits which would be better for you in green.

	praevention	premium
Alternative medicine		
Benefits provided by recognised service providers	No coverage of costs	50% of the costs, up to CHF 6,000 per calendar year for alternative medicine
Natural treatments	No coverage of costs	80% of the costs, up to CHF 6'000 per calendar year for alternative medicine
Elective drugs prescribed by a doctor	90% of the costs, up to CHF 20,000 per calendar year	80% of the costs, up to CHF 6'000 per calendar year
Psychotherapeutic treatments	No coverage of costs	50% of the costs, up to CHF 2,000 per calendar year
Maternity		
Preparation for birth and rehabilitation	No coverage of costs	Up to CHF 200
Breastfeeding allowance	No coverage of costs	CHF 250 per child
Spectacle lenses and contact lenses	Up to 18 years: 90% of the costs, up to CHF 200 per calendar year Aged 18 and over: 90% of the costs, up to CHF 200 within 3 calendar years	Up to 18 years: up to CHF 420 per calendar year Aged 18 and over: up to CHF 420 within 3 calendar years
Transports		
Medically required transport, repatriation	100% of the costs	100% of the costs incl. search, rescue and recovery operations
Search, rescue and recovery operations	Up to CHF 20,000 per calendar year	Up to CHF 100,000 per calendar year for search operations
Travel expenses, prescribed by a doctor	No coverage of costs	Up to CHF 400 per calendar year
Orthodontic treatment	Up to 20 years: 75% of the costs, up to CHF 12,000	Up to 25 years: 70% of the costs, up to CHF 15,000



Abroad		
Outpatient emergency treatment	90% of the costs in addition to the basic insurance	100% of the costs in addition to the basic insurance
Elective treatments	No coverage of costs	Less cost contribution of CHF 300 and deductible of 10%

This benefit overview is designed to allow you to compare benefits easily. However, benefits are granted based exclusively on the law, the General Terms and Conditions of Insurance (GTC) and Special Terms and Conditions: [sympany.ch/gip](https://www.sympany.ch/gip)