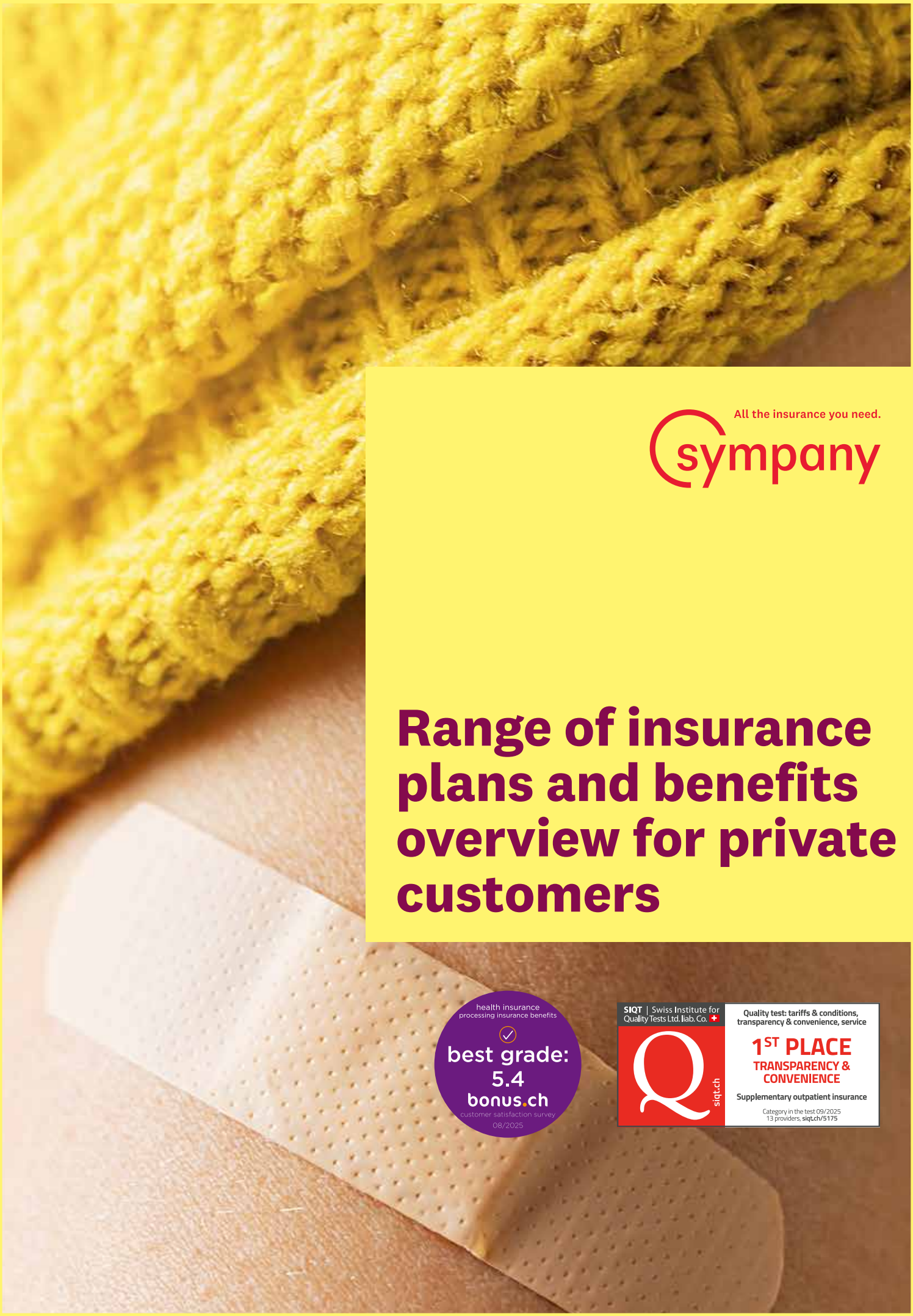

All the insurance you need.

sympany

Range of insurance plans and benefits overview for private customers

health insurance
processing insurance benefits
best grade:
5.4
bonus.ch
customer satisfaction survey
08/2025

SIQT | Swiss Institute for Quality Tests Ltd. liab. Co.
siqt.ch
Quality test: tariffs & conditions, transparency & convenience, service
1ST PLACE
TRANSPARENCY & CONVENIENCE
Supplementary outpatient insurance
Category in the test 09/2025
13 providers, siqt.ch/5175

Ways to save on your premium

Savings variants for compulsory health insurance

You have a number of options to choose from when concluding basic health cover. As well as the standard option (**classic** – free choice of doctor), you can also select alternative insurance models (AIM). The medical benefits are identical in all products. The difference: if you experience health problems, always consult a designated contact person in the first instance. They will then determine an appropriate treatment plan for you. You get the care you need. But with no red tape or unnecessary examinations. This keeps healthcare costs – as well as your premiums – down.

Traditional basic insurance

Product	Description of the product or obligations
classic Free choice of doctor	– You have unlimited access to the doctor of your choice anywhere in Switzerland. – You decide who will treat you, whether that's your family doctor practice, a specialist medical practice or a hospital.

Savings models (alternative insurance models, short: AIM)

Product	Description of the product or obligations in the AIM
flexhelp24 Medical advice available in the partner practice or around the clock via the Medgate app/over the phone	– If you experience health problems, always contact Medgate in the first instance, either via a partner practice or via telephone/video consultation. – Medgate or the partner practice will coordinate your treatment and, if necessary, transfer you to a family doctor's practice, specialist practice or hospital.
casamed hmo Medical treatment at an HMO centre	– If you experience health problems, visit your chosen HMO centre in the first instance. – This centre will coordinate your treatment and, if necessary, refer you to a specialist or to the hospital.
casamed family doctor Medical treatment by your family doctor	– If you experience health problems, always visit your chosen family doctor practice in the first instance. – This centre will coordinate your treatment and, if necessary, refer you to a specialist or to the hospital.
casamed pharm Medical advice available over the Medgate app/telephone around the clock or from the pharmacy	– If you experience health problems, visit a Sympany partner pharmacy or arrange a Medgate telephone/video consultation in the first instance. – Medgate or the partner pharmacy will coordinate your treatment and, if necessary, refer you to a family doctor practice, specialist practice or hospital.
callmed 24 Medical advice available over the Medgate app/telephone around the clock	– If you experience health problems, always arrange a Medgate telephone/video consultation in the first instance. – Medgate will coordinate your treatment and, if necessary, refer you to a family doctor practice, specialist medical practice or hospital.

The following applies to every savings model: you can visit ophthalmologist, gynaecologist, paediatrician and emergency practices directly – without a referral.

Save money on your compulsory health insurance

By choosing the annual excess option for your basic insurance, you can change your cost contribution and save money on your premium. That means the higher the excess, the lower the premium. The following excesses are available:

- 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

Save on voluntary supplementary insurance

Discount	Multi-year discount
3 %	When you take out the **plus/premium** option or **hospita** for a period of three years*

More information: www.sympany.ch/contribution

Additional ways of saving money:
www.sympany.ch/save

* **plus natura** and **premium natura** are not included.

More supplementary insurance plans VVG

Supplementary dental insurance

dental

Financial protection against dental treatment costs as an upgrade to **plus/premium**

Scope of benefits	Contributions for dental treatment (orthodontic treatment, surgery, remedial work, prophylaxis and checkups) with three benefit levels to choose from on conclusion of the insurance: 50 % per invoice, up to CHF 1,000 per calendar year 75 % per invoice, up to CHF 1,500 per calendar year 75 % per invoice, up to CHF 5,000 per calendar year
	Preventative treatment and checkups: up to CHF 100 per calendar year
	Waiting period of 6 to 12 months from the insurance cover start date (excluding preventative treatment and checkups)
	Treatments also possible abroad

Cover for death or disability following illness or an accident

capita illness

Financial assistance in the event of disability or death due to illness

Scope of benefits	One-off lump-sum payment that you can use as you wish – for example, for additional treatment, renovation work, home help or your children's education
	Choice of insured sums: up to CHF 300,000 in each case in the event of disability or death
	The lump-sum insurance benefit is paid out following an illness which results in disability or death regardless of any other existing insurance plans

capita unfall

Financial assistance in the event of disability or death due to an accident

Scope of benefits	One-off lump-sum payment that you can use as you wish – for example, for accessible renovations, medical treatment, to compensate for a lack of income or to secure your own home
	Choice of insured sums: up to CHF 150,000 in the event of death and up to CHF 300,000 in the event of disability (payout of up to CHF 1,050,000 possible due to increase in benefits of up to 350 % depending on the degree of disability)
	The lump-sum insurance benefit is paid out following an accident which results in disability or death regardless of any other existing insurance plans

Legal expenses cover in health matters

protect

Your legal protection for health issues

Scope of benefits	Financial protection and consultation anywhere in the world in cases of legal protection in connection with a health problem
	Consultation, representation and defence in disputes with medical service providers (doctors, hospitals etc.) and insurance companies (third-party liability, accident, illness, invalidity insurance etc.)
	Covers the costs of legal representation up to CHF 250,000 (Europe and countries with a Mediterranean coast) or up to CHF 50,000 (non-European countries) for each case
	The insurance applies to all persons on a single insurance policy.

Travel and business trip insurance against illness and accident costs.

tourist

Worry-free travel for the whole family – as often as you want, wherever you want

Scope of benefits	Doctor and hospital costs assumed worldwide, provided they are not covered under the basic insurance – in emergencies (illness or accident) during holidays or business trips and stays abroad
	Contributions towards transport costs (to the nearest hospital or to Switzerland) and search, rescue and recovery costs
	Available to individuals or families with maximum contributions of CHF 50,000, CHF 100,000, CHF 250,000 or CHF 500,000 to choose from – and you can select your trip duration as well

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, podiatrists, occupational therapists and physiotherapists, psychotherapists) 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
	Other medical aids (must be medically necessary and prescribed by a doctor)	In accordance with the list of medical aids and equipment
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	According to the list of medicines and pharmaceutical specialities
Pregnancy[1]	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	—
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	According to the dental tariff (SSO), tariff point value CHF 3.10
	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	—

Supplementary outpatient insurance

	plus **The ideal upgrade for basic insurance**			premium **For first-class outpatient benefits**		
Outpatient treatment	—			—		
Alternative medicine		**without natura**	**with natura**		**without natura**	**with natura**
	Recognised treatment methods according to the Sympany list[3]	50 % of the costs	80 % of the costs	Recognised treatment methods according to the Sympany list[3]	50 % of the costs	80 % of the costs
	Advanced treatment methods according to the Sympany list[3]	No assumption of costs	50 %, up to CHF 1,000 per calendar year	Advanced treatment methods according to the Sympany list[3]	No assumption of costs	50 %, max. CHF 2,000 per calendar year
	Natural remedies (phytotherapeutic, homeopathic, anthroposophic and oligotherapeutic remedies)	80 % of the costs	80 % of the costs	Natural remedies (phytotherapeutic, homeopathic, and anthroposophic and oligotherapeutic remedies)	80 % of the costs	80 % of the costs
	Total limit for alternative medicine	CHF 3,000 per calendar year	CHF 6,000 per calendar year	Total limit for alternative medicine	CHF 6,000 per calendar year	CHF 10,000 per calendar year
Abroad	Full assumption of costs in addition to basic insurance			Full assumption of costs in addition to basic insurance		
	—			—		
	—			Costs for outpatient medical treatment abroad are covered (excess CHF 300 and 10 % deductible)		
Medical aids	Children aged 18 and below: up to CHF 270 per calendar year Adults: up to CHF 270 per three calendar years			Children aged 18 and below: up to CHF 420 per calendar year Adults: up to CHF 420 per three calendar years		
	50 %, up to CHF 250 per calendar year			50 %, max. CHF 250 per calendar year		
Spa treatments	—			—		
	—			—		
	50 %, up to 12 entrance tickets			50 %, up to 12 entrance tickets		
Medication	90 % unlimited for medication not covered by basic insurance and not excluded by Sympany			90 % unlimited for medication not covered by basic insurance and not excluded by Sympany		
Pregnancy[1]	—			—		
	Up to CHF 200			Up to CHF 200		
	—			—		
	CHF 250 per child			CHF 250 per child		
	—			—		
Care	—			—		
	—			—		
	—			—		
	—			—		
Preventative treatment	—			—		
	80 %, up to CHF 220 per calendar year			80 %, up to CHF 220 per calendar year		
	90 %, one examination per year (one every three years is covered by basic insurance)			90 %, one examination per year (one every three years is covered by basic insurance)		
	Up to CHF 300 per calendar year			Up to CHF 600 per calendar year		
	Get fit: max. CHF 150 per calendar year for nutrition counselling, smoking cessation, etc. Stay fit: max. CHF 200 per calendar year for fitness studio subscription, club sport, fitness and relaxation courses. Recognised sport disciplines, fitness centres and courses: www.sympany.ch/sports-contribution			Get fit: max. CHF 250 per calendar year for nutrition counselling, smoking cessation, etc. Stay fit: max. CHF 300 per calendar year for fitness studio subscription, club sport, fitness and relaxation courses. Recognised sport disciplines, fitness centres and courses: www.sympany.ch/sports-contribution		
Hospital (Switzerland)	—			—		
	—			—		
	—			—		
	—			—		
	—			—		
	—			—		
Transport costs	100 % of the costs (in addition to the basic insurance) Search operations: up to CHF 100,000 per calendar year			100 % of the costs (in addition to the basic insurance) Search operations: up to CHF 100,000 per calendar year		
	Up to CHF 100 per calendar year			Up to CHF 400 per calendar year		
Dental treatment	—			—		
	—			—		
	70 %, up to CHF 10,000 (two-year waiting period, unless an equivalent insurance policy is in place and at least one parent is insured with Sympany)			70 %, up to CHF 15,000 (two-year waiting period, unless an equivalent insurance policy is in place and at least one parent is insured with Sympany)		
	CHF 60 per year			CHF 60 per year		
	90 % of the costs			90 % of the costs		

Supplementary hospital insurance

	hospita general **Choose your own hospital anywhere in Switzerland**	**hospita flex** **Total flexibility in choosing your hospital and room**	**hospita semi-private** **Quiet and comfort in a two-bed room**
Outpatient treatment	—	—	—
Alternative medicine	—	—	—
Abroad	—	—	—
	Full assumption of costs in the insured ward in addition to the basic insurance	Full assumption of costs in the desired ward in addition to the basic insurance	Full assumption of costs in the insured ward in addition to the basic insurance
	CHF 30 per day for a hospital stay	CHF 120 per day for a hospital stay	CHF 120 per day for a hospital stay
Medical aids	—	—	—
	—	—	—
Spa treatments	CHF 10 per day, up to 21 days per calendar year	CHF 20 per day, up to 21 days per calendar year	CHF 20 per day, up to 21 days per calendar year
	CHF 40 per day, up to 21 days per case	CHF 70 per day, up to 21 days per case	CHF 70 per day, up to 21 days per case
	—	—	—
Medication	—	—	—
Pregnancy[1]	—	—	—
	—	—	—
	Hospital birth: up to CHF 40 per day, maximum of CHF 560; home birth/outpatient birth: up to CHF 60 per day, maximum of CHF 840	Hospital birth: up to CHF 70 per day, maximum of CHF 980; home birth/outpatient birth: up to CHF 105 per day, maximum of CHF 1,470	Hospital birth: up to CHF 70 per day, maximum of CHF 980; home birth/outpatient birth: up to CHF 105 per day, maximum of CHF 1,470
	—	—	—
	—	—	—
Care	—	—	—
	—	—	—
	CHF 20 per day, up to CHF 280 per calendar year	CHF 35 per day, up to CHF 490 per calendar year	CHF 35 per day, up to CHF 490 per calendar year
	CHF 40 per day, up to CHF 560 per calendar year	CHF 70 per day, up to CHF 980 per calendar year	CHF 70 per day, up to CHF 980 per calendar year
Preventative treatment	—	—	—
	—	—	—
	—	—	—
	—	—	—
	—	—	—
Hospital (Switzerland)	Full assumption of costs in the general ward, free choice of hospital anywhere in Switzerland	Full assumption of costs in the general, semi-private or private ward with cost participation depending on the ward and selected type of insurance, free choice of hospital throughout Switzerland; cost participation: **Option 1:** General: no cost contribution Semi-private: 25 %, up to CHF 3,000 per calendar year[4] Private: no assumption of costs **Option 2:** General: no cost contribution Semi-private: 15 %, up to CHF 1,500 per calendar year[4] Private: 25 %, up to CHF 4,500 per calendar year[4] **Option 3:** General: no cost contribution Semi-private: no cost contribution Private: 20 %, up to CHF 3,000 per calendar year[4]	Full assumption of costs in a semi-private ward, free choice of hospital throughout Switzerland
	No free choice of doctor	Free choice of doctor	Free choice of doctor
	Multiple occupancy room	As preferred, depending on the insurance type	Two-bed room
	Full assumption of the costs for the first 60 days outside your canton of residence	Costs assumed in full for the first 60 days within and outside your canton of residence. Fixed daily payments will be paid from day 61 to 180	Costs assumed in full for the first 60 days within and outside your canton of residence. Fixed daily payments will be paid from day 61 to 180
	Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180	Full assumption of the costs for the first 90 days Fixed daily payments will be paid from day 91 to 180	Full assumption of the costs for the first 90 days Fixed daily payments will be paid from day 91 to 180
	Up to CHF 100 per day	Up to CHF 100 per day	Up to CHF 100 per day
Transport costs	100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs	100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs	100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs
	—	—	—
Dental treatment	—	—	—
	—	—	—
	—	—	—
	—	—	—
	—	—	—

hospita private **Maximum comfort and privacy**	hospita private accident **The best accident care, anywhere in the world**	hospita global **International comfort and protection**
—	—	—
—	—	—
—	—	—
Full assumption of costs in the insured ward in addition to the basic insurance	Full assumption of costs in the insured ward in the event of an accident	Full assumption of costs in the insured ward in addition to the basic insurance
CHF 240 per day for a hospital stay	—	Full assumption of costs
—	—	—
—	—	—
CHF 30 per day, up to 21 days per calendar year	CHF 30 per day, up to 21 days per calendar year	CHF 40 per day, up to 21 days per calendar year
CHF 90 per day, up to 21 days per case	CHF 90 per day, up to 21 days per case	CHF 110 per day, up to 21 days per case
—	—	—
—	—	—
—	—	—
—	—	—
Hospital birth: up to CHF 90 per day, maximum of CHF 1,260; home birth/outpatient birth: up to CHF 135 per day, maximum of CHF 1,890	—	Hospital birth: up to CHF 110 per day, maximum of CHF 1,540; home birth/outpatient birth: up to CHF 165 per day, maximum of CHF 2,310
—	—	—
—	—	—
—	—	—
—	—	—
CHF 45 per day, up to CHF 630 per calendar year	CHF 45 per day, up to CHF 630 per calendar year	CHF 55 per day, up to CHF 770 per calendar year
CHF 90 per day, up to CHF 1,260 per calendar year	CHF 90 per day, up to CHF 1,260 per calendar year	CHF 110 per day, up to CHF 1,540 per calendar year
—	—	—
—	—	—
—	—	—
—	—	—
—	—	—
Full assumption of costs in a private ward: free choice of hospital throughout Switzerland	For emergency treatment following an accident: Full assumption of costs in a private ward, free choice of hospital throughout Switzerland Treatment for injuries suffered in an accident: full assumption of the costs in a private ward, free choice of hospital across Switzerland	Full assumption of costs in a private ward, free choice of hospital worldwide
Free choice of doctor	Free choice of doctor	Free choice of doctor
Single room	Single room	Single room
Costs assumed in full for the first 60 days within and outside your canton of residence Fixed daily payments will be paid from day 61 to 180	Costs assumed in full for the first 60 days within and outside your canton of residence Fixed daily payments will be paid from day 61 to 180	Costs assumed in full for the first 60 days within and outside your canton of residence Fixed daily payments will be paid from day 61 to 180
Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180	—	Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180
Up to CHF 100 per day	Up to CHF 100 per day	Up to CHF 100 per day
100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs	100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs	100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs
—	—	—
—	—	—
—	—	—
—	—	—
—	—	—
—	—	—

[4] From two persons with the same cover: Families pay a maximum annual cost contribution of:
Option 1: CHF 3,000
Option 2: CHF 4,500
Option 3: CHF 3,000

[1] Waiting period for supplementary insurance benefits arising from treatments relating to pregnancy: 270 days prior to the due date
[2] www.sympany.ch/gip
[3] Before you are admitted to hospital, please find out whether and to what extent contributions are paid to the hospital and/or the non-resident doctor from hospita. www.sympany.ch/hospital-lists

Sympany. All the insurance you need

Sympany is the health insurance company known for its excellent service and benefits. You get exactly what you need. And you can rely on us, wherever you are in life.

This is what Sympany policyholders can count on

- Free swimming: under-25s can swim for free to around 90 open-air pools in Switzerland and southern Germany
- Receive money towards a gym subscription or membership of a sports club
- It is possible to take out basic and supplementary insurance for your baby before it is born. Supplementary insurance is free for the month of the birth.
- Customers attract customers: up to CHF 100 for every successful referral
- Children aged three and under can be added to the supplementary **dental** insurance without the need for a medical examination
- 24-h emergency number (coordinates emergency/return transports, search and rescue etc.): +41 41 480 44 22

Further information is available at www.sympany.ch

Simply digital with mySympany

You can manage your health insurance online using the customer portal and the mySympany app. Try it now!

The benefits for you:

- **Stay on top of things**
  Manage your health insurance policies, your co-payment, your invoices and all documents
- **Make changes**
  Change contact details, payment details, deductible and accident cover, and switch doctor's practice
- **Submit invoices**
  Upload invoices or receipts or take photos of them with the app
- **Receive paperless documents**
  With email or push notifications
- **Direct contact with customer service**
  Write messages from mySympany
- **Show your digital insurance card**
  When seeing a doctor or buying medication in Switzerland
- **Better safe than sorry**
  Your data is fully protected thanks to a secure login and encrypted data transmission

Don't have a mySympany account yet? Download the app on your smartphone now or sign up at **my.sympany.ch**

Download on the App Store

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Legal information:

- This benefit overview is designed to allow you to compare benefits easily. Only the law, General Terms and Conditions of Insurance (GTC) and supplementary provisions are exclusively decisive in determining the exact scope of benefits.
- Sympany Versicherungen AG reserves the right to amend the conditions and discount rates at any time subject to the periods of notice.
- Version: December 2025

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