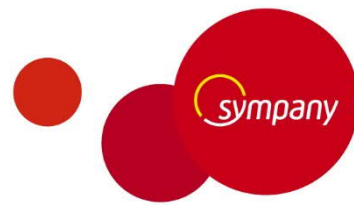




## Comparison of the benefits of alternativ and premium insurance policies

Many of the benefits for your current alternativ 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.

	alternativ	premium
<b>Alternative medicine</b>		
Benefits provided by recognised service providers	75% of the costs, up to CHF 7,000.- per calendar year for alternative medicine, drugs and psychotherapeutic treatments (= maximum overall limit)	50% of the costs, up to CHF 6,000 per calendar year for alternative medicine (= maximum overall limit)
Natural treatments	90% of the costs, up to CHF 10,000 per calendar year including elective drugs	80% of the costs, up to maximum overall limit
<b>Elective drugs</b> prescribed by a doctor	90% of the costs, up to CHF 10,000 per calendar year incl. natural treatments	80% of the costs, up to CHF 6,000 per calendar year
<b>Psychotherapeutic treatments</b>	75% of the costs, up to the overall limit of alternative medicine	50% of the costs, up to CHF 2,000 per calendar year
<b>Maternity</b>		
Preparation for birth and rehabilitation	No coverage of costs	Up to CHF 200
Breastfeeding allowance	CHF 100 per child	CHF 250 per child
<b>Care costs</b> prescribed by a doctor		
Nursing care at home	50% of the costs, up to CHF 500 per calendar year	No coverage of costs
Home help	Up to CHF 500 per calendar year	No coverage of costs
<b>Spectacle lenses and contact lenses</b>	No coverage of costs	Up to 18 years: up to CHF 420 per calendar year Aged 18 and over: up to CHF 420 within 3 calendar years



<b>Transports</b>		
Medically required transport, rescue and recovery, repatriation	No coverage of costs	Up to CHF 40,000 per calendar year; deductible: CHF 200 per claim
Travel expenses, prescribed by a doctor	No coverage of costs	Up to CHF 400 per calendar year
<b>Orthodontic treatment</b> aged up to 25	No coverage of costs	70% of the costs, up to CHF 15,000
<b>Abroad</b>		
Outpatient emergency treatment	No coverage of costs	100% of the costs in addition to the basic insurance
Elective treatments (outpatient and inpatient)	No coverage of costs	Less cost contribution of CHF 300 and deductible of 10%

The premiums of both insurance policies for 2021 will be available from mid-October.

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)