



**As a parent, you take on  
responsibility. We'd be glad  
to take it on with you.**

Sympany insurance tips for expectant parents

You should be able to enjoy this unique time of your life without any worries. For this reason, it is best that you arrange your insurance cover early on so that later, you can take care of your child in peace. Here you can discover anything you can expect from us when you are expecting.

## What you can expect during your pregnancy.

### Basic health insurance

#### Medical check-ups

Over the course of a normal pregnancy, all check-ups and ultrasound examinations are included. You can also choose for check-ups to be carried out by a midwife. If it is medically necessary, Sympany will cover further assessments for certain risk groups, e.g. non-invasive prenatal testing (NIPT) to detect trisomies.

#### Antenatal courses

Sympany contributes CHF 150 to antenatal courses with midwives.

#### Cost contribution

Up to the 12th week of pregnancy, there is no cost contribution for scheduled check-ups and ultrasound examinations. From the 13th week of pregnancy, no cost contribution is payable for illness-related treatment either (including complications) up to eight weeks after birth. There is no deductible, excess or hospital contribution for expectant mothers.

#### Compression stockings

Sympany will reimburse the cost of two pairs of compression stockings prescribed by a doctor at the statutory rates.

### Supplementary insurance

For outpatient supplementary insurance policyholders, Sympany also covers costs of up to CHF 200 for antenatal courses, depending on the insurance model.

## How we support you at the birth.

#### Birth in hospital

Sympany covers the costs of the hospital insurance class you were already insured for before your pregnancy. As such, make sure you apply for your preferred insurance benefits in good time.

#### Choice of doctor in hospital

Free choice of doctor: if you want to be treated by your own doctor at the hospital, you must have semi-private, private or flex cover as a minimum.

#### Home birth

Sympany covers the costs of a doctor or a midwife.

#### Birth in a maternity clinic

For a maternity clinic that is not on the list of hospitals of your canton of residence, Sympany covers the costs of a doctor or a midwife under the basic insurance.

Customers with supplementary hospital insurance benefit from further reimbursements, according to the duration of their stay and their insurance cover.

## We are there for you when your child arrives.

### **Insuring your child**

Sympany will not charge you for the supplementary insurance premium for your newborn in the month of his or her birth. Insurance cover starts from birth.

We guarantee that your baby will be unconditionally accepted onto various supplementary insurance plans without a risk assessment for up to three months after birth.

If you would like higher insurance cover for your baby, you should register your child before birth and request supplementary insurance straight after the birth.

### **Accommodation and care at the hospital**

If your newborn is healthy, the costs and benefits are covered by the mother's basic and supplementary insurance.

If your baby requires further treatment, the child's insurance cover will pay. It's worth getting advice and taking out insurance before birth.

## How we support you in your first steps as a family.

### **Home help**

Sympany contributes to the costs of home help following birth in hospital, at home or as an outpatient in line with supplementary hospital insurance.

### **Breastfeeding support**

Sympany pays for three breastfeeding support sessions under basic insurance. Hire of a breast pump is also reimbursed at the statutory rates.

### **Breastfeeding allowance**

If the mother has supplementary outpatient insurance, Sympany will pay an allowance of CHF 250 per child. The payment is made automatically after birth in hospital. For births at home or in a maternity clinic, please submit a copy of the birth certificate.

### **Check-up**

There will be no cost contribution for the first medical check-up of the mother after the birth.



## So you can enjoy your family time without any worries. Tips for expectant parents.

**Tip 1** Please inform Sympany if you are expecting in good time, e.g. with a copy of your maternity record. Check that "Maternity" has been written on all medical bills. This makes invoicing easier and means that you'll get your money back straight away.

**Tip 2** If you want to have children, it's best to plan your personal insurance before you become pregnant. This is particularly important if you want a high level of cover under supplementary insurance because, during pregnancy, usually it is not possible to obtain higher insurance protection. Important information: Supplementary insurance includes a waiting period of 270 days for pregnancy-related insurance benefits.

**Tip 3** When you're at the hospital, name Sympany as the insurance provider for your child. Your child will then automatically be insured with basic cover, provided you register with us within three months after giving birth. It's best to insure your child even before you have given birth.

**Tip 4** An exclusive benefit for mothers and children: No matter which Sympany basic insurance model you choose, you can always contact your gynaecologist or paediatrician directly – there's no need for a referral.

**Tip 5** Make your life easier: with [my.sympany.ch](https://www.sympany.ch), you can submit invoices and receipts online, view paid benefits and the status of your cost contribution and opt out of paper correspondence.

**Tip 6** If you have any questions on the best protection for your family, please do not hesitate to contact us. For more information, please visit [www.sympany.ch/babies](https://www.sympany.ch/babies)

Actual benefits are determined exclusively by the law, the general terms and conditions of insurance (GTC), and special terms and conditions of the selected insurance policy: [www.sympany.ch/gip](https://www.sympany.ch/gip). Certain supplementary insurance policies require a risk assessment.