



Comparison of the benefits of kombi allgemein and hospita general

Many of the benefits for your current kombi allgemein supplementary hospital insurance and the comparable hospita general insurance are the same. We have listed the most important differences below and highlighted the benefits which would be better for you in green.

	kombi allgemein	hospita general
Inpatient stays		
Stays in psychiatric hospitals	100% of the costs, up to 90 days per calendar year	Within 3 calendar years: Day 1-60: 100% of the costs Day 61-180: flat-rate daily allowances
Rehabilitation	100% of the costs, up to 90 days per calendar year	Within 3 calendar years: Day 1-60: 100% of the costs
Rooming-in (stay with child in the same hospital room)	No coverage of costs	50% of the costs, up to CHF 50 per day
Emergency treatments abroad	CHF 200 per day, up to CHF 20,000 per claim	100% of the costs in addition to the basic insurance until the transport home is possible or maximum 1 year
Elective treatments abroad	No coverage of costs	CHF 30 per day
Maternity		
Inpatient birth	Coverage as for illness. Waiting period: 2 years Assumption of the hospital costs of the healthy newborn up to a maximum of 10 days, provided it is insured with Sympany	Coverage as for illness. Waiting period: 270 days Assumption of the hospital costs of the healthy newborn up to a maximum of 10 days, provided it or the mother is insured with Sympany
Birth at a recognized maternity clinic	Inpatient: CHF 100 per day, up to 5 days Outpatient: no coverage of costs	90% of the costs, up to CHF 1,000 per birth
Domestic help after birth	No coverage of costs	After inpatient birth: up to CHF 40 per day, maximum CHF 560 After home/outpatient birth: up to CHF 60 per day, maximum CHF 840



Care costs prescribed by a doctor	By service providers not recognised in the basic insurance	
Nursing care at home	CHF 40 per day, up to CHF 1,200 per calendar year	No coverage of costs
Domestic help	CHF 30 per day, up to CHF 400 per calendar year	CHF 20 per day, up to CHF 280 per calendar year
Domestic help for persons looking after children	No coverage of costs	CHF 40 per day, up to CHF 560 per calendar year
Spa treatments prescribed by a doctor		
Spa treatments	CHF 40 per day, for a minimum of 14 and a maximum of 21 days per calendar year	CHF 10 per day, up to 21 days per calendar year
Recovery cures after hospitalisation	CHF 40 per day, for a minimum of 14 and a maximum of 21 days per calendar year	CHF 40 per day, up to 21 days per claim
Transports	Deductible: CHF 100 per claim	
Medically required transport to the doctor or hospital, repatriation	100% of the costs	CHF 10,000 per calendar year including rescue and recovery operations
Search, rescue and recovery operations	Up to CHF 20,000 per calendar year	Search operations: no coverage of costs

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