



Compulsory health insurance Special Terms and Conditions (STCI) casamed pharm

2018 version

Contents

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1	Basic information about the insurance plan	Page	2
2	General benefit conditions	Page	2
2.1	Contacting the advice centre	Page	2
2.2	Choosing a service provider	Page	2
3	Exceptions	Page	2
3.1	Ophthalmologists, gynaecologists, paediatricians and dentists	Page	2
3.2	Emergencies	Page	2
4	Excluded benefits	Page	2
4.1	Breaches of policy	Page	2
4.2	Refusal of benefits	Page	2
5	Exclusion from the casamed pharm model	Page	2
6	Insurance plan changes originated by the policyholder	Page	2
6.1	Changing to the casamed pharm plan	Page	2
6.2	Changing to standard compulsory health insurance	Page	2
7	Entry into force	Page	2

casamed pharm – insurance plan overview

casamed pharm is an alternative insurance model to standard compulsory health insurance in accordance with the Federal Law on Sickness Insurance (KVG).

By taking out a casamed pharm insurance policy, the policyholder agrees to consult one of Sympany's partner pharmacies or to telephone the medical advice centre before receiving any medical treatment.

The pharmacy or the advice centre is the first point of contact for all medical concerns. The specialists at the pharmacy and advice centre advise the policyholder on his medical concerns and recommend the next course of action in terms of treatment. Under the statutory provisions, the policyholder remains free to choose a service provider if the need arises.

1 Basic information about the insurance plan

The General Terms and Conditions of Insurance (GTCl) of the compulsory health insurance apply for any issues that are not specifically covered in these Special Terms and Conditions (STCl).

2 General benefit conditions

2.1 Contacting the advice centre

The policyholder either contacts the pharmacy in person or telephones the advice centre regarding any health problems. The pharmacy or the advice centre advises the policyholder on his medical concerns and recommends the best course of treatment. The policyholder must follow these recommendations.

2.2 Choosing a service provider

If medical treatment is advised, the pharmacy or medical advice centre will agree a timeframe with the policyholder during which the treatment will take place with a service provider to be chosen by the policyholder. This also applies to any necessary referrals to other service providers. If the agreed timeframe is insufficient for treatment to be completed, the policyholder will contact the pharmacy or medical advice centre again before the time limit expires.

3 Exceptions

3.1 Ophthalmologists, gynaecologists, paediatricians and dentists

The policyholder can undergo examinations and treatment by

- a ophthalmologists
- b gynaecologists
- c paediatricians
- d dentists

without consulting the pharmacy or telephoning the advice centre beforehand.

3.2 Emergencies

In an emergency, the policyholder must contact the pharmacy or medical advice centre if possible. If this is not possible, the policyholder can consult the local emergency service on duty or hospital.

4 Excluded benefits

4.1 Breaches of policy

If the policyholder repeatedly fails to consult the pharmacy or medical advice centre before receiving non-emergency treatment, Sympany will issue him a reminder of the behaviour conforming to the policy.

4.2 Refusal of benefits

If, in spite of the reminder, the policyholder continues to fail to contact the pharmacy or advice centre, Sympany can refuse to assume the costs.

5 Exclusion from the casamed pharm model

If the policyholder continues to be in breach of the policy, Sympany is entitled to exclude the policyholder from the casamed pharm insurance model and move him to the standard compulsory health insurance plan.

6 Insurance plan changes originated by the policyholder

6.1 Changing to the casamed pharm plan

Any policyholder can change from the standard compulsory health insurance plan to the casamed pharm model as of 1 January of the following year.

6.2 Changing to standard compulsory health insurance

A policyholder can only change from the casamed pharm model to the standard compulsory health insurance plan or another alternative insurance model as of 1 January of the following year.

7 Entry into force

These Special Terms and Conditions come into force on 1 January 2018 and replace all previous rules and conditions regarding the alternative insurance model casamed pharm.