



Comparison of the benefits of flex kolping and hospita flex

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

	flex kolping	hospita flex
Inpatient stays		
Hospital treatments	100% of the costs, less cost contribution: <ul style="list-style-type: none"> • semi-private: 35% of the costs, up to CHF 2,000 per calendar year • private: 50% of the costs, up to CHF 4,000 per calendar year 	100% of the costs, less cost contribution: <ul style="list-style-type: none"> • semi-private: 15% of the costs, up to CHF 1,500 per calendar year • private: 25% of the costs, up to CHF 4,500 per calendar year • for families: up to CHF 4,500 per calendar year
Stays in psychiatric hospitals	100% of the costs, up to 90 days per calendar year	Day 1-90: 100% of the costs Day 91-180: flat-rate daily allowances within 3 calendar years
Rehabilitation	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
Rooming-in (stay with child in the same hospital room)	No coverage of costs	50% of the costs, up to CHF 50 per day
Elective treatments abroad	No coverage of costs	Assumption of the additional costs that would have arisen from a stay in a reference hospital in the canton of residence in comparison between the general ward and the insured ward
Transports		
Medically required transport to the doctor or hospital, repatriation	100% of the costs	CHF 30,000 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



Maternity		
Inpatient birth	Coverage as for illness. Waiting period: 365 days 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: analogue "inpatient birth" Outpatient: no coverage of costs	90% of the costs, up to CHF 2,000 per birth
Domestic help after birth	No coverage of costs	After inpatient birth: up to CHF 70 per day, maximum CHF 980 After home/outpatient birth: up to CHF 105 per day, maximum CHF 1,470
Care costs prescribed by a doctor		
Nursing care at home	CHF 50 of the costs, up to CHF 1,500 per calendar year	No coverage of costs
Domestic help	CHF 50 of the costs, up to CHF 1,500 per calendar year	CHF 35 of the costs, up to CHF 490 per calendar year For persons looking after children: CHF 70 of the costs, up to CHF 980 per calendar year
Spa treatments prescribed by a doctor		
Spa treatments	CHF 30 per day, for a minimum of 14 and a maximum of 21 days per calendar year	CHF 20 of the costs, up to 21 days per calendar year
Recovery cures after hospitalisation	CHF 30 per day, for a minimum of 14 and a maximum of 21 days per calendar year	CHF 70 of the costs, up to 21 days per claim

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)