



Range of insurance plans and benefits overview for private customers



More supplementary insurance plans VVG

Supplementary dental insurance

dental	
Financial protection against dental treatment costs as an upgrade to plus/premium	
Scope of benefits	Contributions for dental treatment (orthodontic treatment, surgery, remedial work, prophylaxis and checkups) with three benefit levels to choose from on conclusion of the insurance: 50% per invoice, up to CHF 1,000.- per calendar year 75% per invoice, up to CHF 1,500.- per calendar year 75% per invoice, up to CHF 5,000.- per calendar year
	Preventative treatment and checkups: up to CHF 100.- per calendar year
	Waiting period of 6 to 12 months from the insurance cover start date (excluding preventative treatment and checkups)
	Treatments also possible abroad

Cover for death or disability following illness or an accident

capita illness		capita accident	
Financial protection against costs arising from disability or death following an illness		Financial protection against costs arising from disability or death following an accident	
Scope of benefits	Lump-sum payments for anyone not covered through their employer for the financial consequences of illness, for example children, young people, persons in charge of the household, the self-employed and property owners	Scope of benefits	Lump-sum payments for anyone not covered through their employer for the financial consequences of an accident, for example children, young people, persons in charge of the household, sportspeople, the self-employed and property owners
	A choice of insurance sums for a lump-sum death or disability benefit of up to CHF 300,000.-.		Choice of insurance sums: Lump-sum death benefit of up to CHF 150,000.- Disability capital of up to CHF 300,000.- (payout of up to CHF 1,050,000.- possible due to increase in benefits of up to 350% depending on the degree of disability)
	The lump-sum insurance benefit is paid out following an illness which results in disability or death regardless of any other existing insurance plans.		The lump-sum insurance benefit is paid out following an accident which results in disability or death regardless of any other existing insurance plans.

Legal expenses cover in health matters

protect		tourist & tourist subito	
Your legal protection for health issues		Worry-free travel for the whole family – as often as you want, wherever you want	
Scope of benefits	Financial protection and consultation anywhere in the world in cases of legal protection in connection with a health problem	Scope of benefits	Doctor and hospital costs assumed worldwide, provided they are not covered under the basic insurance – in emergencies (illness or accident) during holidays or business trips and stays abroad
	Consultation, representation and defence in disputes with medical service providers (doctors, hospitals etc.) and insurance companies (third-party liability, accident, illness, invalidity insurance etc.)		Contributions towards transport costs (to the nearest hospital or to Switzerland) and search, rescue and recovery costs
	Covers the costs of legal representation up to CHF 250,000.- (Europe and countries with a Mediterranean coast) or up to CHF 50,000.- (non-European countries) for each case		Available to individuals or families with maximum contributions of CHF 50,000.-, CHF 100,000.-, CHF 250,000.- or CHF 500,000.- to choose from – and you can select your trip duration as well
	The insurance applies to all persons on a single insurance policy.		

Travel health insurance

Sympany – fresh and different

Sympany is the refreshingly different insurer that provides uncomplicated assistance with no red tape. It has been a reliable and fair insurance partner to its insured persons for more than 100 years.

This makes Sympany's customers very happy

- Surplus payment: Sympany arranges refunds for its customer surpluses if the costs of medical treatment end up being much lower than anticipated when setting premiums.
- Free swimming: under-25s can swim for free at over 90 open-air pools in Switzerland and southern Germany
- Receive money towards a gym subscription or membership of a sports club
- Customers attract customers: up to CHF 100.- for every successful referral
- Basic and supplementary insurance for your baby before it is born. Supplementary insurance is free for the month of the birth.
- Children aged three and under can be added to the supplementary dental insurance without the need for a medical examination
- Order medication online from mail-order pharmacy and benefit from special conditions
- 24-h emergency number (co-ordinates emergency/return transports, search and rescue etc.): +41 41 480 44 22

Further information is available at www.sympany.ch or from customer services at +41 58 262 42 00.

Go paperless with the new customer portal

With mySympany, you can quickly and easily take care of all your insurance matters online. Paperless. Try it now!

The benefits for you:

- **Save time and money**
Photograph bills and prescriptions simply using the app or upload them in the customer portal and submit them directly
- **Improved overview**
Your digital insurance card, policy, premium invoice and benefit statement all in one place
- **Do your bit for the environment**
Go paperless. Receive all your documents digitally
- **Process data easily**
Change personal information like your address or payment details yourself
- **Secure affair**
Security and data protection guaranteed



Still no access to Sympany? Download the app on your smartphone now or sign up at my.sympany.ch.



Legal information:

- This benefit overview is designed to allow you to compare benefits easily. Only the law, General Terms and Conditions of Insurance (GTC) and supplementary provisions are exclusively decisive in determining the exact scope of benefits.
- Sympany Versicherungen AG reserves the right to amend the conditions and discount rates at any time subject to the periods of notice.
- Version: August 2019

		Compulsory basic insurance
		In accordance with the statutory provisions, this insurance covers the basic medical needs associated with illness, accidental injury and pregnancy
Outpatient treatment	Provided by doctors, chiropractors and other medical practitioners (speech therapists, occupational therapists and physiotherapists etc.) with a federally recognised diploma, as long as treatment is prescribed by a doctor	As per the applicable tariff With the classic product, the policyholder is free to choose their practice, with all other products choose your first point of contact in the event of illness when taking out a policy (see “Ways to save on your premium” page)
Alternative medicine	Benefits for alternative medical treatment by trained, legally recognised doctors or naturopaths, natural healing practitioners and therapists recognised by Sympany	Acupuncture, anthroposophic treatment, traditional Chinese medicine (TCM), classic homeopathy and phytotherapy carried out by a doctor with recognised additional training in accordance with the Health Insurance Benefits Ordinance (HIBO)
Abroad	Outpatient treatment (in case of an emergency)	Within the EU/EFTA: Benefits according to the social tariff of the country where the policyholder is staying (upon presentation of the reverse side of the insurance card) Outside EU/EFTA: max. double the costs that would have been incurred in Switzerland
	Hospital treatment (in an emergency)	General ward, within the EU/EFTA: Benefits according to the social tariff of the country where the policyholder is staying (upon presentation of the reverse side of the insurance card); outside the EU/EFTA: max. double the costs that would have been incurred in Switzerland
	Elective medical procedures (outpatient and in hospital)	—
Medical aids	Visual aids (glasses and contact lenses)	Up to CHF 180.– per calendar year until the policyholder’s 18th birthday. Benefits are provided from the age of 18 for changes in eyesight resulting from illness and serious eye diseases
	Other medical aids (must be medically necessary and prescribed by a doctor)	In accordance with the list of medical aids and equipment
Spa treatments	Spa therapy prescribed by a doctor in a health spa recognised in Switzerland	CHF 10.– per day for up to 21 days, medical costs as per the applicable tariff
	Rest cures prescribed by a doctor in a rest facility recognised by Sympany following a hospital stay	—
	Thermal baths, prescribed by a doctor	—
Medication	Medication prescribed by a doctor	In accordance with the list of medicine and drugs covered by statutory health insurance
Pregnancy ²	Checkups	Necessary checkups and ultrasound examinations
	Prenatal and postnatal classes (courses run by midwives)	CHF 150.– for prenatal classes
	Domestic assistance following the birth	—
	Breastfeeding allowance	—
	Breastfeeding support	Three breastfeeding consultations
Care	Healthcare in recognised care homes	Treatment and care procedures as per the applicable tariff
	Home nursing care (Spitex), prescribed by a doctor and performed at home by recognised service providers	Treatment and care procedures as per the applicable tariff
	Domestic assistance, prescribed by a doctor	—
	Domestic assistance help for people looking after children, if prescribed by a doctor	—
Preventative treatment	Early detection of diseases	For specific risk groups (e.g. preventative treatment for skin, bowel and breast cancer screening)
	Vaccinations	As per the current Swiss vaccination plan (e.g. tetanus, measles, mumps, rubella etc.)
	Routine gynaecological examinations	The first two examinations to be performed yearly and every three years afterwards
	Checkups	—
	Fitness and promoting a healthy lifestyle	—
Psychotherapy treatments		Physician-led psychotherapy as per the applicable tariff
Hospital (Swiss)	Urgent hospital treatments in recognised hospitals	Full assumption of costs in the general ward as per the list of the canton the policyholder is visiting or their canton of residence
	Choice of doctor	No free choice of doctor
	Hospital stay (room comfort)	Multiple occupancy room
	Inpatient rehabilitation	Full assumption of costs in the general ward as per the list of the canton the policyholder is visiting or their canton of residence
	Periods spent in a psychiatric clinic	Full assumption of costs in the general ward as per the list of the canton the policyholder is visiting or their canton of residence
	Rooming-in (staying in the same hospital room as your child)	—
Transport costs	Emergency transports to the doctor/hospital required for medical reasons	50%, up to CHF 500.– per calendar year for transports required for medical reasons
	Search, rescue and recovery costs	Rescue operations in Switzerland 50%, up to CHF 5,000.– per calendar year (without return transports, search, rescue and recovery)
	Return transportation	50%, up to CHF 500.– per calendar year for transport required for medical reasons
	Travel costs (subject to presentation of a doctor’s prescription, e.g. for dialysis, chemotherapy or radiotherapy)	50%, up to CHF 500.– per calendar year for transport required for medical reasons
Dental treatment	Serious illnesses of the masticatory system and serious general illnesses	e.g. illness affecting the jaws, tumours, cysts or inflammation of the jaw
	Damage to teeth resulting from an accident	Full assumption of the resulting costs if accident cover is included in the basic insurance
	Corrective treatment for dental misalignment for children and young people aged 25 and under	—
	Checkups including X-rays for children and young people aged 25 and under	—
	Wisdom teeth extraction	—

		Supplementary outpatient insurance			
		plus		premium	
		The low-cost upgrade for basic insurance		For those with high standards	
Outpatient treatment		—		—	
Alternative medicine		without natura	with natura	without natura	with natura
	Recognised treatment methods according to the Sympany list ¹	50% of the costs	80% of the costs	Recognised treatment methods according to the Sympany list ¹	50% of the costs
	Advanced treatment methods according to the Sympany list ¹	No assumption of costs	50%, up to CHF 1,000.– per calendar year	Advanced treatment methods according to the Sympany list ¹	No assumption of costs
	Natural remedies (phytotherapeutic, homeopathic, anthroposophic and oligotherapeutic remedies)	80% of the costs	80% of the costs	Natural remedies (phytotherapeutic, homeopathic, and anthroposophic and oligotherapeutic remedies)	80% of the costs
	Total limit for alternative medicine	CHF 3,000.– per calendar year	CHF 6,000.– per calendar year	Total limit for alternative medicine	CHF 6,000.– per calendar year
Abroad		Full assumption of costs in addition to basic insurance		Full assumption of costs in addition to basic insurance	
		—		—	
		—		—	Outpatient treatment costs abroad are covered (excess CHF 300.– and 10% deductible)
Medical aids	Children aged 18 and below: up to CHF 270.– per calendar year Adults: up to CHF 270.– per three calendar years 50%, up to CHF 250.– per calendar year			Children aged 18 and below: up to CHF 420.– per calendar year Adults: up to CHF 420.– per three calendar years 50%, max. CHF 250.– per calendar year	
Spa treatments		—		—	
		—		—	
		50%, up to 12 entrance tickets		50%, up to 12 entrance tickets	
Medication		80%, up to CHF 3,000.– per calendar year for medication not covered by basic insurance and not excluded by Sympany		80%, up to CHF 6,000.– per calendar year for medication not covered by basic insurance and not excluded by Sympany	
Pregnancy ²		—		—	
		Up to CHF 200.–		Up to CHF 200.–	
		—		—	
		CHF 250.– per child		CHF 250.– per child	
Care		—		—	
		—		—	
		—		—	
		—		—	
Preventative treatment		—		—	
		80%, up to CHF 220.– per calendar year		80%, up to CHF 220.– per calendar year	
	One examination per year (one every three years is covered by basic insurance)			One examination per year (one every three years is covered by basic insurance)	
	If basic insurance is with Sympany and there have been no claims above the excess for two consecutive calendar years: up to CHF 300.–			If basic insurance is with Sympany and there have been no claims above the excess for two consecutive calendar years: max. CHF 600.–	
	Get fit (courses for promoting a healthy lifestyle, e.g. dietary advice, stopping smoking): up to CHF 150.– per calendar year			Get fit (courses for promoting a healthy lifestyle, e.g. dietary advice, stopping smoking): up to CHF 250.– per calendar year	
	Stay fit (preventative measures including sports clubs, gym, relaxation courses): up to CHF 200.– per calendar year			Stay fit (preventative measures including sports clubs, gym, relaxation courses): up to CHF 300.– per calendar year	
Psychotherapy treatments		Treatment for psychological disorders with therapists holding a cantonal licence: 50%, up to CHF 1,000.– per calendar year		Treatment for psychological disorders with therapists holding a cantonal licence: 50%, up to CHF 2,000.– per calendar year	
Hospital (Swiss)		—		—	
		—		—	
		—		—	
		—		—	
		—		—	
		—		—	
Transport costs		CHF 40,000.– per calendar year, deductible of CHF CHF 200.– per case		CHF 40,000.– per calendar year, deductible of CHF CHF 200.– per case	
		Up to CHF 100.– per calendar year		Up to CHF 400.– per calendar year	
Dental treatment		—		—	
		—		—	
		70%, up to CHF 10,000.– (two-year waiting period, unless an equivalent insurance policy is in place or at least one parent is insured with Sympany)		70%, up to CHF 15,000.– (two-year waiting period, unless an equivalent insurance policy is in place or at least one parent is insured with Sympany)	
		CHF 60.– per year		CHF 60.– per year	
		90% of the costs		90% of the costs	

Supplementary hospital insurance

	hospita general Choose your own hospital anywhere in Switzerland	hospita flex Total flexibility in choosing your hospital and room	hospita semi-private Quiet and comfort in a two-bed room	hospita private Maximum comfort and privacy	hospita private accident The best accident care, anywhere in the world	hospita global International comfort and protection
Outpatient treatment	—	—	—	—	—	—
Alternative medicine	—	—	—	—	—	—
Abroad	—	—	—	—	—	—
	Full assumption of costs in the insured ward in addition to the basic insurance	Full assumption of costs in the desired ward in addition to the basic insurance	Full assumption of costs in the insured ward in addition to the basic insurance	Full assumption of costs in the insured ward in addition to the basic insurance	Full assumption of costs in the insured ward in the event of an accident	Full assumption of costs in the insured ward in addition to the basic insurance
	CHF 30.- per day for a hospital stay	CHF 120.- per day for a hospital stay	CHF 120.- per day for a hospital stay	CHF 240.- per day for a hospital stay	—	Full assumption of costs
Medical aids	—	—	—	—	—	—
	—	—	—	—	—	—
Spa treatments	CHF 10.- per day, up to 21 days per calendar year	CHF 20.- per day, up to 21 days per calendar year	CHF 20.- per day, up to 21 days per calendar year	CHF 30.- per day, up to 21 days per calendar year	CHF 30.- per day, up to 21 days per calendar year	CHF 40.- per day, up to 21 days per calendar year
	CHF 40.- per day, up to 21 days per case	CHF 70.- per day, up to 21 days per case	CHF 70.- per day, up to 21 days per case	CHF 90.- per day, up to 21 days per case	CHF 90.- per day, up to 21 days per case	CHF 110.- per day, up to 21 days per case
	—	—	—	—	—	—
Medication	—	—	—	—	—	—
	—	—	—	—	—	—
Pregnancy²	—	—	—	—	—	—
	—	—	—	—	—	—
	Hospital birth: up to CHF 40.- per day, maximum of CHF 560.- Home birth/outpatient birth: up to CHF 60.- per day, maximum of CHF 840.-	Hospital birth: up to CHF 70.- per day, maximum of CHF 980.- Home birth/outpatient birth: up to CHF 105.- per day, maximum of CHF 1,470.-	Hospital birth: up to CHF 70.- per day, maximum of CHF 980.- Home birth/outpatient birth: up to CHF 105.- per day, maximum of CHF 1,470.-	Hospital birth: up to CHF 90.- per day, maximum of CHF 1,260.- Home birth/outpatient birth: up to CHF 135.- per day, maximum of CHF 1,890.-	—	Hospital birth: up to CHF 110.- per day, maximum of CHF 1,540.- Home birth/outpatient birth: up to CHF 165.- per day, maximum of CHF 2,310.-
	—	—	—	—	—	—
	—	—	—	—	—	—
Care	—	—	—	—	—	—
	—	—	—	—	—	—
	CHF 20.- per day, up to CHF 280.- per calendar year CHF 40.- per day, up to CHF 560.- per calendar year	CHF 35.- per day, up to CHF 490.- per calendar year CHF 70.- per day, up to CHF 980.- per calendar year	CHF 35.- per day, up to CHF 490.- per calendar year CHF 70.- per day, up to CHF 980.- per calendar year	CHF 45.- per day, up to CHF 630.- per calendar year CHF 90.- per day, up to CHF 1,260.- per calendar year	CHF 45.- per day, up to CHF 630.- per calendar year CHF 90.- per day, up to CHF 1,260.- per calendar year	CHF 55.- per day, up to CHF 770.- per calendar year CHF 110.- per day, up to CHF 1,540.- per calendar year
Preventative treatment	—	—	—	—	—	—
	—	—	—	—	—	—
	—	—	—	—	—	—
	—	—	—	—	—	—
	—	—	—	—	—	—
Psychotherapy treatments	—	—	—	—	—	—
Hospital (Swiss)	Full assumption of costs in the general ward, free choice of hospital anywhere in Switzerland	Full assumption of costs in the general, semi-private or private ward with cost participation depending on the ward and selected type of insurance, free choice of hospital throughout Switzerland Cost participation: Option 1: General: no cost contribution Semi-private: 25%, up to CHF 3,000.- per calendar year ^o Private: no assumption of costs Option 2: General: no cost contribution Semi-private: 15%, up to CHF 1,500.- per calendar year ^o Private: 25%, up to CHF 4,500.- per calendar year ^o Option 3: General: no cost contribution Semi-private: no cost contribution Private: 20%, up to CHF 3,000.- per calendar year ^o	Full assumption of costs in a semi-private ward, free choice of hospital throughout Switzerland	Full assumption of costs in a private ward: free choice of hospital throughout Switzerland	For emergency treatment following an accident: Full assumption of costs in a private ward, free choice of hospital throughout Switzerland Treatment for injuries suffered in an accident: Full assumption of the costs in a private ward, free choice of hospital throughout Switzerland	Full assumption of costs in a private ward, free choice of hospital worldwide
	No free choice of doctor Multiple occupancy room Full assumption of costs for the first 60 days	Free choice of doctor As preferred, depending on the insurance type Full assumption of costs for the first 60 days Fixed daily payments will be paid from day 61 to 180	Free choice of doctor Room with two beds Full assumption of costs for the first 60 days Fixed daily payments will be paid from day 61 to 180	Free choice of doctor Single room Full assumption of costs for the first 60 days Fixed daily payments will be paid from day 61 to 180	Free choice of doctor Single room Full assumption of costs for the first 60 days Fixed daily payments will be paid from day 61 to 180	Free choice of doctor Single room Full assumption of costs for the first 60 days Fixed daily payments will be paid from day 61 to 180
	Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180 50%, up to CHF 50.- per day	Full assumption of the costs for the first 90 days Fixed daily payments will be paid from day 91 to 180 50%, up to CHF 50.- per day	Full assumption of the costs for the first 90 days Fixed daily payments will be paid from day 91 to 180 50%, up to CHF 50.- per day	Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180 50%, up to CHF 50.- per day	Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180 50%, up to CHF 50.- per day	Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180 50%, up to CHF 50.- per day
Transport costs	CHF 10,000.- per calendar year (excludes search operations); deductible of CHF 100.- per case	CHF 30,000.- per calendar year (excludes search operations)	CHF 30,000.- per calendar year (excludes search operations)	CHF 50,000.- per calendar year (excludes search operations)	CHF 50,000.- per calendar year (excludes search operations)	Full assumption of costs (excludes search operations)
	—	—	—	—	—	—
Dental treatment	—	—	—	—	—	—
	—	—	—	—	—	—
	—	—	—	—	—	—
	—	—	—	—	—	—
	—	—	—	—	—	—

* From two persons with the same cover: Families pay a maximum annual cost contribution of:

Option 1: CHF 3,000.-

Option 2: CHF 4,500.-

Option 3: CHF 3,000.-

¹ www.sympany.ch/en/documents

² Waiting period for supplementary insurance benefits arising from treatments relating to pregnancy: 270 days prior to the due date

Ways to save on your premium

Savings variants for compulsory health insurance

You have a number of options to choose from when concluding basic health cover. The medical benefits are identical in all products. In addition to the standard variant (classic – free choice of doctor) you can select an alternative insurance model (ALM). ALM are also known as savings models as they help you save time and money. Policyholders are efficiently and competently managed in an ALM and they can avoid unnecessary multiple treatment as a result.

Traditional basic insurance

Discount	Product	Description of the product or obligations
without	classic Free choice of doctor	<ul style="list-style-type: none"> You have unlimited access to the doctor of your choice anywhere in Switzerland. You decide who you want to treat you: Family doctor, specialist or hospital.

Savings models (AIM)

Discount	Product	Description of the product or obligations in the AIM
up to 12% compared to the classic	casamed family doctor Medical treatment by your family doctor	<ul style="list-style-type: none"> You select your favourite family doctor practice. This is always your first point of contact for medical problems and it maintains an overview of your treatment. If necessary, your family doctor will refer you to a specialist or hospital and co-ordinate your treatment with them.
up to 14% compared to the classic	called med 24 Telemedical consultations via the Medgate app/telephone around the clock	<ul style="list-style-type: none"> The medical consultation centre Medgate is always your first point of contact for medical problems and it maintains an overview of your treatment. During your first telephone consultation, you will receive instructions on how to proceed with treatment, which you will need to follow.
up to 15% compared to classic	casamed pharm Medical advice via the Medgate app/telephone around the clock or from the pharmacy	<ul style="list-style-type: none"> One of our partner pharmacies or the medical consultation centre Medgate is always your first point of contact for medical problems. If your medical problem can't be solved like this, you will receive instructions on how to proceed with treatment, which you will need to follow.
up to 17% compared to classic	casamed hmo Medical treatment at an HMO centre	<ul style="list-style-type: none"> You choose an HMO centre that you trust. This is always your first point of contact for medical problems and it maintains an overview of your treatment. If necessary, they will refer you to a specialist or hospital and co-ordinate your treatment with them.
up to 17% compared to classic	flexhelp24 Medical advice via the Medgate app/telephone around the clock or from the health centre	<ul style="list-style-type: none"> A health centre or the medical consultation centre Medgate is always your first point of contact for medical problems. During your first telephone consultation, you will receive instructions on how to proceed with treatment, which you will need to follow. If necessary, the health centre or Medgate will refer you to a specialist or hospital and co-ordinate your treatment with them.

Save money on your compulsory health insurance

By choosing the annual excess option for your basic insurance, you can change your cost contribution and save money on your premium. That means the higher the excess, the lower the premium. The following excesses are available:

- Adults: CHF 300.– | CHF 500.– | CHF 1,000.– | CHF 1,500.– | CHF 2,000.– | CHF 2,500.–
- Children: CHF 0.– | CHF 200.– | CHF 400.– | CHF 600.– for Vivao Sympany AG and Kolping Krankenkasse AG. CHF 0.–/CHF 500.– for Moove Sympany AG.

Excess and deductible: The excess is the amount of Swiss francs you have to pay each year before your basic insurance will cover the costs of treatment. Once the excess has been used up, you pay 10% of every bill as a deductible, up to a maximum of CHF 700.– per annum (children: CHF 350.–). You can change your excess every year effective from 1 January provided you let us know by 31 December of the prior year.

Additional savings opportunities:

- Excluding accident cover (for people in employment): up to 7% discount
- Child discount (up to 18 years): up to 75%
- Discount for young people aged between 19 and 25: up to 25%
- Discount: 1% for semi-annual premium payment, 2% for annual payment
- Premium reduction

Save on voluntary supplementary insurance

Discount	Multi-year discount
10%	When you take out the plus/premium option or hospita for a period of three years
Discount	Family discount
up to 30%	Children up to the age of 18 insured under the same family policy as at least one of the parents who live in the same household pay up to 30% less in premiums for the supplementary insurances, plus, premium and hospita .
Discount	Premium exception for the third child and all children thereafter
100%	For the third and each child thereafter, supplementary medical insurance is free for plus, premium, hospita and dental up to the age of 18 if both older siblings are under 26, hold at least the same level of cover at Sympany and share the same household.