



# Compulsory health insurance Special Terms and Conditions (STCI) flexhelp24

2018 version

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### Special Terms and Conditions (STCI) flexhelp24

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# flexhelp24 – insurance plan overview

flexhelp24 is an alternative insurance model to standard compulsory health insurance in accordance with the Federal Law on Sickness Insurance (KVG).

By taking out a flexhelp24 insurance policy, the policyholder agrees, when the need for medical treatment arises, to consult the medical advice centre by phone or visit a specified medical centre in person (both referred to hereinafter as coordinating service providers).

These Special Terms and Conditions are only valid for Kolping Krankenkasse AG.

## 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 coordinating service providers

The policyholder either contacts the medical centre in person or telephones the advice centre regarding any health problems. The coordinating service providers advise the policyholder on his medical concerns and recommend the best course of treatment. The policyholder must follow their recommendations.

### 2.2 Choosing a service provider

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

Sympany will cover benefits for diagnostic and therapeutic treatment when the policyholder consults the specified medical centre.

## 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 contacting a coordinating service provider advice centre beforehand.

### 3.2 Emergencies

In an emergency, the policyholder must contact the 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 coordinating service providers before receiving non-emergency medical 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 coordinating service providers, Sympany can refuse to assume the costs.

## 5 Exclusion from the flexihelp24 model

If the policyholder continues to be in breach of the policy, Sympany is entitled to exclude the policyholder from the flexhelp24 insurance model and move him onto the standard compulsory health insurance plan.

## 6 Insurance plan changes originated by the policyholder

### 6.1 Changing to flexhelp24

Any policyholder can change from the standard compulsory health insurance plan to the flexhelp24 model as of 1 January of the following year.

### 6.2 Changing to standard compulsory health insurance

A policyholder can only change from the flexhelp24 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 flexhelp24.