

Supplementary outpatient insurance

plus

The low-cost upgrade for basic insurance

Outpatient treatment	—		
Alternative medicine		without natura	with natura
	Recognised treatment methods according to the Sympany list ³	50% of the costs	80% of the costs
	Advanced treatment methods according to the Sympany list ³	No assumption of costs	50%, up to CHF 1,000 per calendar year
	Natural remedies (phytotherapeutic, homeopathic, anthroposophic and oligotherapeutic remedies)	80% of the costs	80% of the costs
Total limit for alternative medicine	CHF 3,000 per calendar year	CHF 6,000 per calendar year	
Abroad	Full assumption of costs in addition to basic insurance		
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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		
Spa treatments	—		
	—		
	50%, up to 12 entrance tickets		
Medication	90% unlimited for medication not covered by basic insurance and not excluded by Sympany		
Pregnancy¹	—		
	Up to CHF 200		
	—		
	CHF 250 per child		
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Care	—		
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Preventative treatment	—		
	80%, up to CHF 220 per calendar year		
	90%, one examination per year (one every three years is covered by basic insurance)		
	Up to CHF 300 per calendar year		
	Get fit (courses for promoting a healthy lifestyle, e.g. dietary advice, stopping smoking): up to CHF 150 per calendar year; Stay fit (preventative measures including sports clubs, gym, relaxation courses): up to CHF 200 per calendar year		
Psychotherapeutic treatments	Treatment for psychological disorders by non-medical therapists holding a cantonal licence: 50%, up to CHF 1,000 per calendar year unless the costs are covered by basic insurance.		
Hospital (Switzerland)	—		
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Transport costs	100% of the costs (in addition to the basic insurance) Search operations: up to CHF 100,000 per calendar year Up to CHF 100 per calendar year		
Dental treatment	—		
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	70%, up to CHF 10,000 (two-year waiting period, unless an equivalent insurance policy is in place and at least one parent is insured with Sympany)		
	CHF 60 per year		
	90% of the costs		

premium

For those with high standards

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		without natura	with natura
	Recognised treatment methods according to the Sympany list ³	50% of the costs	80% of the costs
	Advanced treatment methods according to the Sympany list ³	No assumption of costs	50%, max. CHF 2,000 per calendar year
	Natural remedies (phytotherapeutic, homeopathic, and anthroposophic and oligotherapeutic remedies)	80% of the costs	80% of the costs
Total limit for alternative medicine	CHF 6,000 per calendar year	CHF 10,000 per calendar year	
	Full assumption of costs in addition to basic insurance		
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	Outpatient treatment costs abroad are covered (excess CHF 300 and 10% deductible)		
	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		
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	50%, up to 12 entrance tickets		
	90% unlimited for medication not covered by basic insurance and not excluded by Sympany		
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	Up to CHF 200		
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	CHF 250 per child		
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	80%, up to CHF 220 per calendar year		
	90%, one examination per year (one every three years is covered by basic insurance)		
	Up to CHF 600 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 300 per calendar year		
	Treatment for psychological disorders by non-medical therapists holding a cantonal licence: 50%, up to CHF 2,000 per calendar year unless the costs are covered by basic insurance.		
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	100% of the costs (in addition to the basic insurance) Search operations: up to CHF 100,000 per calendar year Up to CHF 400 per calendar year		
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	70%, up to CHF 15,000 (two-year waiting period, unless an equivalent insurance policy is in place and at least one parent is insured with Sympany)		
	CHF 60 per year		
	90% of the costs		