Supplementary outpatient insurance

		plus **The ideal upgrade for basic insurance**		
Outpatient treatment	Provided by doctors, chiropractors and other medical practitioners (speech therapists, podiatrists, occupational therapists and physiotherapists, psychotherapists) with a federally recognised diploma, as long as treatment is prescribed by a doctor	—		
Alternative medicine	Benefits for alternative medical treatment by trained, legally recognised doctors or naturopaths, natural healing practitioners and therapists recognised by Sympany		**without natura**	**with natura**
		Recognised treatment methods according to the Sympany list[2]	50 % of the costs	80 % of the costs
		Advanced treatment methods according to the Sympany list[2]	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	Outpatient treatment (in case of an emergency)	Full assumption of costs in addition to basic insurance		
	Hospital treatment (in an emergency)	—		
	Elective medical procedures (outpatient and in hospital)	—		
Medical aids	Visual aids (glasses and contact lenses)	Children aged 18 and below: up to CHF 270 per calendar year Adults: up to CHF 270 per three calendar years		
	Other medical aids (must be medically necessary and prescribed by a doctor)	50 %, up to CHF 250 per calendar year		
Spa treatments	Spa therapy prescribed by a doctor in a health spa recognised in Switzerland	—		
	Rest cures prescribed by a doctor in a rest facility recognised by Sympany following a hospital stay	—		
	Thermal baths, prescribed by a doctor	50 %, up to 12 entrance tickets		
Medication	Medication prescribed by a doctor	90 % unlimited for medication not covered by basic insurance and not excluded by Sympany		
Pregnancy[1]	Checkups	—		
	Prenatal and postnatal classes (courses run by midwives)	Up to CHF 200		
	Domestic assistance following the birth	—		
	Breastfeeding allowance	CHF 250 per child		
	Breastfeeding support	—		
Care	Healthcare in recognised care homes	—		
	Home nursing care (Spitex), prescribed by a doctor and performed at home by recognised service providers	—		
	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	—		
	Vaccinations	80 %, up to CHF 220 per calendar year		
	Routine gynaecological examinations	90 %, one examination per year (one every three years is covered by basic insurance)		
	Checkups	Up to CHF 300 per calendar year		
	Fitness and promoting a healthy lifestyle	Get fit: max. CHF 150 per calendar year for nutrition counselling, smoking cessation, etc. Stay fit: max. CHF 200 per calendar year for fitness studio subscription, club sport, fitness and relaxation courses. Recognised sport disciplines, fitness centres and courses: www.sympany.ch/sports-contribution		
Hospital (Switzerland)	Urgent hospital treatments in recognised hospitals	—		
	Choice of doctor	—		
	Hospital stay (room comfort)	—		
	Inpatient rehabilitation	—		
	Periods spent in a psychiatric clinic	—		
	Rooming-in (The concurrent stay of one parent in the same room as their child or in accommodation outside of the hospital)	—		
Transport costs	Emergency transports to the doctor/hospital required for medical reasons Search, rescue and recovery costs Return transportation	100 % of the costs (in addition to the basic insurance) Search operations: up to CHF 100,000 per calendar year		
	Travel costs (subject to presentation of a doctor's prescription, e.g. for dialysis, chemotherapy or radiotherapy)	Up to CHF 100 per calendar year		
Dental treatment	Serious illnesses of the masticatory system and serious general illnesses	—		
	Damage to teeth resulting from an accident	—		
	Corrective treatment for dental misalignment for children and young people aged 25 and under	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)		
	Checkups including X-rays for children and young people aged 25 and under	CHF 60 per year		
	Wisdom teeth extraction	90 % of the costs		

[1] Waiting period for supplementary insurance benefits arising from treatments relating to pregnancy: 270 days prior to the due date
[2] www.sympany.ch/methods

Supplementary outpatient insurance

		premium **For first-class outpatient benefits**		
Outpatient treatment	Provided by doctors, chiropractors and other medical practitioners (speech therapists, podiatrists, occupational therapists and physiotherapists, psychotherapists) with a federally recognised diploma, as long as treatment is prescribed by a doctor	—		
Alternative medicine	Benefits for alternative medical treatment by trained, legally recognised doctors or naturopaths, natural healing practitioners and therapists recognised by Sympany		**without natura**	**with natura**
		Recognised treatment methods according to the Sympany list[2]	50 % of the costs	80 % of the costs
		Advanced treatment methods according to the Sympany list[2]	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
Abroad	Outpatient treatment (in case of an emergency)	Full assumption of costs in addition to basic insurance		
	Hospital treatment (in an emergency)	—		
	Elective medical procedures (outpatient and in hospital)	Costs for outpatient medical treatment abroad are covered (excess CHF 300 and 10 % deductible)		
Medical aids	Visual aids (glasses and contact lenses)	Children aged 18 and below: up to CHF 420 per calendar year Adults: up to CHF 420 per three calendar years		
	Other medical aids (must be medically necessary and prescribed by a doctor)	50 %, max. CHF 250 per calendar year		
Spa treatments	Spa therapy prescribed by a doctor in a health spa recognised in Switzerland	—		
	Rest cures prescribed by a doctor in a rest facility recognised by Sympany following a hospital stay	—		
	Thermal baths, prescribed by a doctor	50 %, up to 12 entrance tickets		
Medication	Medication prescribed by a doctor	90 % unlimited for medication not covered by basic insurance and not excluded by Sympany		
Pregnancy[1]	Checkups	—		
	Prenatal and postnatal classes (courses run by midwives)	Up to CHF 200		
	Domestic assistance following the birth	—		
	Breastfeeding allowance	CHF 250 per child		
	Breastfeeding support	—		
Care	Healthcare in recognised care homes	—		
	Home nursing care (Spitex), prescribed by a doctor and performed at home by recognised service providers	—		
	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	—		
	Vaccinations	80 %, up to CHF 220 per calendar year		
	Routine gynaecological examinations	90 %, one examination per year (one every three years is covered by basic insurance)		
	Checkups	Up to CHF 600 per calendar year		
	Fitness and promoting a healthy lifestyle	Get fit: max. CHF 250 per calendar year for nutrition counselling, smoking cessation, etc. Stay fit: max. CHF 300 per calendar year for fitness studio subscription, club sport, fitness and relaxation courses. Recognised sport disciplines, fitness centres and courses: www.sympany.ch/sports-contribution		
Hospital (Switzerland)	Urgent hospital treatments in recognised hospitals	—		
	Choice of doctor	—		
	Hospital stay (room comfort)	—		
	Inpatient rehabilitation	—		
	Periods spent in a psychiatric clinic	—		
	Rooming-in (The concurrent stay of one parent in the same room as their child or in accommodation outside of the hospital)	—		
Transport costs	Emergency transports to the doctor/hospital required for medical reasons Search, rescue and recovery costs Return transportation	100 % of the costs (in addition to the basic insurance) Search operations: up to CHF 100,000 per calendar year		
	Travel costs (subject to presentation of a doctor's prescription, e.g. for dialysis, chemotherapy or radiotherapy)	Up to CHF 400 per calendar year		
Dental treatment	Serious illnesses of the masticatory system and serious general illnesses	—		
	Damage to teeth resulting from an accident	—		
	Corrective treatment for dental misalignment for children and young people aged 25 and under	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)		
	Checkups including X-rays for children and young people aged 25 and under	CHF 60 per year		
	Wisdom teeth extraction	90 % of the costs		

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