



Insurance basics

Insurance products

sodalıs gesundheitsgruppe – for your well-being

General summary of services

Service type	Further description	Basic insurance	Complementary insurance	
		Basic model Medica and Medicasa, Telmed and Digimed (minus the chosen franchise and 10 % cost sharing)	Complementary model Sana	Comfort model Sana Plus
Ambulant treatments	by recognized doctors, chiropractors, midwives, physiotherapists and occupational therapists, Spitex, laboratory according to cantonal tariffs	100 %	no cost contribution	no cost contribution
Treatments abroad	treatment abroad in case of emergency: cost contribution for hospital, doctor, pharmacy etc.	twice the amount of the residential canton tariff	no cost contribution	no cost contribution
Acupuncture / acupressure	by a federally certified doctor	according to KVG	10 sessions at CHF 30.-	10 sessions at CHF 60.-
Alternative treatments	by EMR-registered therapists with sodalis-recognized therapy according to internal list	no cost contribution	70 %, max. CHF 500.- per calendar year	70 %, max. CHF 1000.- per calendar year
Bathing cure	on prescription and with the prior authorization of sodalis	CHF 10.- per day, max. 21 days a year	CHF 30.- per day, max. 21 days per year	CHF 60.- per day, max. 21 days per year
Rest cure	on prescription and with the prior authorization of sodalis	no cost contribution	CHF 30.- per day, max. 21 days per year	CHF 60.- per day, max. 21 days per year
Eyeglass lenses / contact lenses	cost contribution for adults over a period of three years	no cost contribution	50 %, max. CHF 150.-*	max. CHF 400.-*
	cost contribution for children up to the age of 18 for a period of 1 year	CHF 180.- on medical prescription	50 %, max. CHF 100.-*	max. CHF 200.-*
Voluntary sterilization	cost contribution	no cost contribution	women max. CHF 1'200.-, men max.CHF 600.-	women max. CHF 1'200.-, men max.CHF 600.-
Household and family assistance	home held provided on medical prescription and by a recognized institution (e.g. Spitex), insofar as this can shorten or avoid hospitalization; cost contribution over a period of three years	no cost contribution	50 %, max. CHF 500.-	75 %, max. CHF 1000.-
Homeopathic supplement	on medical prescription, specialty list (SL), medicine list with tariff (ALT)	100 %	no cost contribution	no cost contribution
	on medical prescription, HL-list	no cost contribution	50 %, max. CHF 500.-* per calendar year	max. CHF 1'000.-* per calendar year
	on medical prescription, all other Swissmedic-registered medicine	no cost contribution	no cost contribution	no cost contribution
	negative list, LPPV and MepV	no cost contribution	no cost contribution	no cost contribution
Complementary medicine / bioresonance therapy	by a federally certified doctor	according to KVG	50 %, max. CHF 500.-* per calendar year	max. CHF 1'000.-* per calendar year
Massage	on medical prescription, by recognized physiotherapist	no cost contribution	10 sessions at CHF 20.- per calendar year	10 sessions at CHF 40.- per calendar year
Medicine	on medical prescription, specialty list (SL), medicine list with tariff (ALT)	100 %	no cost contribution	no cost contribution
	on medical prescription, HL-list	no cost contribution	50 %, max. CHF 50'000.-* per calendar year	max. CHF 100'000.-* per calendar year
	on medical prescription, all other Swissmedic-registered medicine	no cost contribution	no cost contribution	no cost contribution
	negative list, LPPV and MepV	no cost contribution	no cost contribution	no cost contribution
Medical devices	medically necessary aids prescribed by a doctor according the internal list following MiGeL (e.g. hernia bands and support corsets, ecto-endoprostheses)	according to tariff list KVG (MiGeL)	50 %, max. CHF 500.-* per calendar year	max. CHF 1'000.-* per calendar year
	orthopedic insoles	according tariff list KVG (MiGeL, under cert. circumstances)	50 %, max. CHF 100.-* per calendar year	max. CHF 200.-* per calendar year
	medical aids prescribed by a doctor	no cost contribution	no cost contribution	max. CHF 100.-*
Maternity	outpatient treatments including laboratory	7 outpatient or inpatient check-ups**	no cost contribution	no cost contribution
	childbirth	outpatient or inpatient**	no cost contribution	no cost contribution
	prenatal care	CHF 150.-	no cost contribution	no cost contribution
	breast feeding advice	3 sessions**	no cost contribution	no cost contribution
Psychological psychotherapy	psychotherapists with a cantonal license, on medical prescription	according to KVG	no cost contribution	no cost contribution
	psychotherapists recognized by sodalis without cantonal license; on medical prescription	no cost contribution	20 sessions at CHF 40.- per calendar year	20 sessions at CHF 60.- per calendar year
Prevention	vaccination, early detection examination, check-up	no cost contribution	100 % children / 50 % adults, max. CHF 500.-* per calendar year	100 % children / 100 % adults, max. CHF 1'000.-* per calendar year
Back therapy training / gymnastics	course of Rheumaliga (recognized therapists according to internal list)	no cost contribution	50 %, max. CHF 100.-* per calendar year	max. CHF 200.-* per calendar year
Hospital (home country)	medical, treatment and subsistence costs in a recognized acute hospital according to the cantonal hospital list	coverage in the general ward in the canton of residence or in another canton in case of medical necessity	no cost contribution	no cost contribution
Transport and rescue costs	cost contribution for medically necessary transports; mandatory information to Medgate	50 %, max. CHF 500.- per calendar year	worldwide / unlimited; organized via Medicall	worldwide / unlimited; organized via Medicall
	cost contribution for medically necessary rescue; mandatory information to Medgate	50 %, max. CHF 5'000.- per calendar year	worldwide / unlimited; organized via Medicall	worldwide / unlimited; organized via Medicall
Dental treatment	cost contribution according to dentist tariff	illness and accident-related treatment according to KVG	malocclusion max. CHF 500.-* per calendar year tooth extraction*	malocclusion max. CHF 1'000.-* per calendar year tooth extraction*

* minus 10 % participation
This list is for informational purpose only. The respective general or specific insurance provisions are legally binding (AVB/BB).
** without deduction of the 10 % participation

Summary of services sodalis hospital insurance

Service type	Further description	Hospital complementary insurance VVG according to insured hospital ward			
		sodalis general	sodalis semi-private	sodalis private	sodalis flex
Stay in acute hospital in ward according to insurance model	unlimited cost recovery in Switzerland in public and private hospitals (exceptions according to conditions)	free choice of hospital throughout Switzerland in the general ward (stay in a shared room)	free choice of hospital throughout Switzerland in the semi-private ward (stay in a double room)	free choice of hospital throughout Switzerland in the private ward (stay in a single room)	free choice of hospital throughout Switzerland free choice of ward upon admission to hospital: general, semi-private or private
Stay in special hospitals as well as in mental and psychiatric clinics	cost contribution for chronically and addicted people when staying in specialized hospitals as well as in mental and psychiatric clinics	CHF 60.- during the first 90 days CHF 30.- from day 91 and the following 90 days	CHF 80.- during the first 90 days CHF 40.- from day 91 and the following 90 days	CHF 100.- during the first 90 days CHF 50.- from day 91 and the following 90 days	CHF 60.- during the first 90 days CHF 30.- from day 91 and the following 90 days
Emergency treatments abroad	cost contribution for treatment abroad in case of emergency: hospital, doctor, medicine in addition to basic insurance information to Medicall necessary	max. CHF 100'000.-	max. CHF 150'000.-	max. CHF 200'000.-	max. CHF 100'000.-
Transport and rescue costs	payment of medically necessary transport and rescue costs (previous information to Medicall mandatory)	worldwide, organized by Medicall	worldwide, organized by Medicall	worldwide, organized by Medicall	worldwide, organized by Medicall
Bathing and rest cures	according to cost approval of sodalis based on previous medical prescription / previous medical report	CHF 30.- per day during max. 21 days in 2 years	CHF 40.- per day during max. 21 days in 2 years	CHF 50.- per day during max. 21 days in 2 years	CHF 30.- per day during max. 21 days in 2 years
Alternative treatments (e. g. naturopaths)	cost contribution when consulted EMR-registered therapists	70 %, max. CHF 600.- within one calendar year	70 %, max. CHF 900.- within one calendar year	70 %, max. CHF 1'200.- within one calendar year	70 %, max. CHF 600.- within one calendar year
Medical devices	cost contribution for medically prescribed aids according to internal list	75 %, max. CHF 500.- within one calendar year	75 %, max. CHF 1'000.- within one calendar year	75 %, max. CHF 1'500.- within one calendar year	75 %, max. CHF 500.- within one calendar year
Rooming-in	cost contribution for accompanying family members in the acute hospital for children up to and including 12 years	CHF 50.- per night, during max. 30 nights per calendar year*	CHF 50.- per night, during max. 30 nights per calendar year*	CHF 50.- per night, during max. 30 nights per calendar year*	CHF 50.- per night, during max. 30 nights per calendar year*
Ear correction	cost contribution for ear corrections for children up to and including 18 years	CHF 1'500.- one-off payment	CHF 1'500.- one-off payment	CHF 1'500.- one-off payment	CHF 1'500.- one-off payment
Childbirth allowance	childbirth allowance on registration of newborns	CHF 100.-	CHF 100.-	CHF 100.-	CHF 100.-
sodalis flex	self financial participation when choosing the sodalis flex insurance model (free choice of ward upon admission to acute hospital)				general: no extra charge semi-private: CHF 100.- per day or private: CHF 200.- per day during max. 30 days within one calendar year
Fitness and exercise	cost contribution for different fitness activities according to internal list	condition: sodalis basic insurance + Sana / Sana Plus + sodalis general / semi-private / private / flex (see terms and conditions). 50 % cost contribution, max. CHF 200.- per calendar year			
Choice of lower priced ward - refund	reimbursement exclusively for insured persons of the sodalis semi-private and sodalis private as an additional service		The insured person chooses the general ward (shared room) in an acute hospital in Switzerland: reimbursement CHF 100.- per day.	The insured person chooses the semi-private ward (double room) in an acute hospital in Switzerland: reimbursement CHF 100.- per day. The insured person chooses the general ward (shared room) in an acute hospital in Switzerland: reimbursement CHF 200.- per day.	

This list is for informational purpose only. The respective general insurance provisions are legally binding (AVB).
*The cost contribution is granted to the accompanying family member of the insured child. If only the accompanying person has hospital cover, there is no entitlement to rooming-in.

Offices

 **sodal**
dein wohl gut versichert

brig

furkastrasse 18
postfach 640
3900 brig-glis
t 027 924 66 10
f 027 924 66 14
brig@sodal.ch

goms

furkastrasse 65
3994 lax
t 027 971 13 22
f 027 971 41 22
goms@sodal.ch

lötschental

dorfstrasse 70
3918 wiler
t 027 939 18 55
f 027 939 18 52
loetschen@sodal.ch

naters

furkastrasse 18
3904 naters
t 027 527 15 20
naters@sodal.ch

saastal

obere dorfstrasse 39
3906 saas-fee
t 027 527 15 50
f 027 527 15 51
saastal@sodal.ch

schattenberge

dorfstrasse 11
3944 unterbäch
t 027 934 53 03
f 027 934 53 05
schattenberge@sodal.ch

stalden

bahnhofstrasse 6
3922 stalden
t 027 952 20 40
f 027 952 20 43
stalden@sodal.ch

staldenried

eschji 12
3933 staldenried
t 027 952 29 26
f 027 952 29 28
staldenried@sodal.ch

susten-leuk

sustenstrasse 17
3952 susten
t 027 527 15 80
susten-leuk@sodal.ch

visp

balfrinstrasse 15
postfach 304
3930 visp
t 027 948 14 00
f 027 948 14 04
info@sodal.ch

zermatt

am bach 9
3920 zermatt
t 027 966 65 80
f 027 966 65 89
zermatt@sodal.ch