



Insurance basics

Insurance products

sodalis gezondheidsgruppe – for your well-being

Insurance basics – KVG (federal law on health insurance)

Basic health insurance KVG

The basic health insurance is compulsory for all residents in Switzerland and covers all statutory benefits in case of illness, accident and maternity. Newcomers have three months to conclude the compulsory health insurance when moving to Switzerland.

To cover compulsory health insurance, there are four different insurance models to choose from: standard model, family doctor model, Telmed or Digimed.

The premiums of the basic insurance depend on your place of residence, age, chosen franchise, accident cover and the insurance model.

Standard model Medica

The compulsory health insurance with free choice of a doctor covers the basic statutory benefits for illness, accident and maternity. sodalis offers this basic model under the name Medica. You will find the detailed overview of services on the following pages.

Family doctor model Medicasa

With the family doctor model (less expensive than the standard model), you commit yourself to first consult your family doctor for health problems. He will refer you to a specialist if necessary. You can choose the doctor you trust from a large list (on www.sodalis.ch).

For gynaecological check-ups and for obstetric care with the gynaecologist, as well as in emergencies and consultation with the ophthalmologist, no prior notification to the family doctor is required.

Telemedicine model Telmed

With the Telmed's telemedicine saving model, you must first contact Medgate, the independent consulting center at 0844 844 911, before consulting a doctor. The responsible Medgate doctor decides together with you whether you should see your family doctor or contact a specialist directly. Medgate is available 24/7.

Further information: www.medgate.ch
Medgate App also available.

Digital model Digimed

The initial contact in case of a health problem is made via the App of the independent medical counselling center. After a first digital assessment (triage), you will be given a binding treatment recommendation. For real consultations that are ordered as part of the recommended advice, you are free to choose the service provider recognised by the KVG.

Digimed is available anywhere and 7/24. Digimed can only be taken out by employees with Permis B and C, but not L.

Cost sharing in the basic insurance

If you use medical services such as a consultation, a hospital stay or if you require medication, you will be given a proportionate share of the costs. However, you can decide how much you want to pay for your health costs per calendar year. This cost sharing consists of a fixed annual amount - called a franchise - and the participation. The insured person pays the cost of medical services himself until he has reached the chosen franchise level.

Instead of the ordinary franchise (CHF 300.-), you can choose a higher one.

Choice of the franchise

The franchise is the amount between a minimum of CHF 300.- and a maximum of CHF 2'500.- with which insured persons from the age of 19 must legally contribute to the costs of the doctor, hospital and medicine every year. Only after the franchise has been exhausted, the insurance will contribute 90 % of the remaining costs (10 % participation, with a maximum of CHF 700.- for adults and CHF 350.- for children per year). Any maternity benefits are excluded from franchise and participation.

**The higher the franchise,
the more premiums can be saved
in all basic insurance models.
The franchise can be changed
every year until November 30th.**

Exclude accident insurance

If you are employed by the same employer for at least 8 hours a week, you will automatically be insured against occupational and non-occupational accidents. This means that you can exclude the accident cover of your basic insurance and you pay less basic insurance premiums.

Insurance basics – VVG (federal law on the insurance contract)

Complementary insurance VVG

Each additional insurance is a supplement to the compulsory basic insurance according to the customer needs. Those are optional insurances which close certain gaps of the basic insurance.

More than 80 % of the Swiss residents have at least one ambulant and/or an additional hospital insurance. Depending on your needs, they can be completed with other additional insurances (e.g. dental insurance).

Sana / Sana Plus

With the complementary insurance Sana and Sana Plus you benefit of significantly more service and comfort in case of illness, accident or maternity. You'll find the detailed overview of all services on the following pages.

sodalis hospital insurance

The basic insurance only covers the statutory minimum for a hospital stay. With the extra hospital insurance from sodalis you also have free choice of hospital and doctor outside the canton of Valais. In addition, the sodalis hospital insurance meets today's demands for more comfort and flexibility. The detailed hospital service overview can be found on the following pages.

Dental care insurance Denta

This insures you with the costs of dental treatment including laboratory services, prophylaxis and control by a recognized dentist. You can choose between four insurance classes: sodalis covers 75 % of the costs between CHF 500.- and CHF 3'000.- per calendar year, depending on the class.

It is best to conclude the dental insurance for your child at its birth: you do not pay any premiums until its 3rd birthday, and you will benefit from a 50 % discount between its 4th and 6th birthday. In addition, no risk assessment is required for children up to the age of 7 years.

Patient legal protection insurance

In order to help you in case of disputes with doctors, hospitals and other service providers, we recommend a very cost-effective patient protection insurance. Risk carrier: according to general or specific insurance provisions.

Accident, disability, death caused by illness: UTI and KTI

These risk capital insurances at attractive premiums are especially recommended for self-employed people, housewives, children and students. In the event of accident, death, disability (UTI) or illness and disability (KTI), you are covered in a lump-sum benefit form.

In case of accidental death and disability (UTI)

In case of death up to CHF 300'000.-, in case of disability up to CHF 300'000.- progressively 350 % up to CHF 1'050'000.- Risk carrier: see insurance provisions.

In case of illness and disability (KTI)

In case of death up to CHF 400'000.-, in case of disability up to CHF 400'000.-. Risk carrier: see insurance provisions.

You will find detailed information about all our products at www.sodalis.ch or in one of our offices.

■ Calculation example

Primes for a family 2024

Family Meier living in Visp:

- 35-year-old husband, working at Lonza
Franchise 2500.00, without accident cover
- 29-year-old wife, housewife
Franchise 2500.00, with accident cover
- 5-year-old child , Franchise 0.00, with accident cover
- 2-year-old child , Franchise 0.00, with accident cover

	man	woman	child 1	child 2
Basic ins.	281.80	299.70	96.50	96.50
Hospital general	6.40	5.25	0.00	0.00
Sana Plus	24.85	24.85	18.60	18.60
PLP*	1.00	0.00	0.00	0.00
Denta 4	-	-	4.50	0.00
Total per person	314.05	329.80	119.60	115.10
Monthly prime	878.55			

Primes for a single person 2024

Mister Fischer living in Brig

- 42-year-old male, working in the hospital
Franchise 2500.00, without accident cover

	man
Basic, Telmed	246.80
Hospital flex	67.50
Sana Plus	29.25
PLP*	1.00
Total per person	321.85
monthly prime	344.55

*patients legal protection insurance

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 over a period of one 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	on medical prescription; household and family assistance provided by 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	specialty list (ALT-SL)	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
	all other Swissmedic-registered medicine	no cost contribution	no cost contribution	no cost contribution
	negative list (PA, LPPV)	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	specialty list (ALT-SL)	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
	all other Swissmedic-registered medicine	no cost contribution	no cost contribution	no cost contribution
	negative list (PA, LPPV)	no cost contribution	no cost contribution	no cost contribution
Medical devices	medically prescribed and necessary aids (e.g. fractures and support corsets, ecto-endoprosthesis)	according to tariff list KVG (Migel)	50 %, max. CHF 500.-* per calendar year	max. CHF 1'000.-* per calendar year
	orthopedic insoles	no cost contribution	50 %, max. CHF 100.-* per calendar year	max. CHF 200.-* per calendar year
	other medical aids according to internal list	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 100.-	no cost contribution	no cost contribution
	breast feeding advice	3 sessions**	no cost contribution	no cost contribution
Non-medical psychotherapists and independant psychologists	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 Medicall	50 %, max. CHF 500.-	worldwide / unlimited; organized via Medicall	worldwide / unlimited; organized via Medicall
	cost contribution for medically necessary rescue; mandatory information to Medicall	50 %, max. CHF 5'000.-	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 500.-* 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 / unlimited, organized by Medicall	worldwide / unlimited, organized by Medicall	worldwide / unlimited, organized by Medicall	worldwide / unlimited, 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)		CHF 100.- per day during 30 days within the calendaryear	CHF 200.- per day during 30 days within the 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).

▀ Hospital list Valais



Brig

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Visp

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Sierre

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dein wohl gut versichert

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