



### **Insurance basics**

Insurance products

sodalis 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,<br>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,<br>insofar as this can shorten or avoid hospitalization;<br>cost contribution over a period of three years | no cost contribution   | 50 %, max. CHF 500  | 75 %, max. CHF 1'000   |
|  | specialty list (ALT-SL)   | 100 %  | no cost contribution  | no cost contribution   |
| Homeopathic supplement                                     | 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 medecine  | no cost contribution   | no cost contribution  | no cost contribution   |
|  | negative list (PA, LPPV)  | no cost contribution   | no cost contribution  | no cost contribution   |
| Complementary medecine / 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                              |
| Medecine   | 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 medecine  | 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*  |
|  | outpatient treatments including laboratory  | 7 outpatient or inpatient check-ups**  | no cost contribution  | no cost contribution   |
| Maternity  | childbirth  | outpatient or inpatient**  | no cost contribution  | no cost contribution   |
| maternity  | 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   |  |   | 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*<br>per calendar year<br>tooth extraction*  | malocclusion max. CHF 500*<br>per calendar year<br>tooth extraction* |

<sup>\*</sup> minus 10 % participation
This list is for informational purpose only. The respective general or specific insurance provisions are legally binding (AVB/BB).

<sup>\*\*</sup> 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<br>in Switzerland in public and private hospitals<br>(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<br>in the private ward (stay in a single room)   | free choice of hospital throughout Switzerland<br>free choice of ward upon admission to hospital:<br>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<br>CHF 30 from day 91 and the following 90 days  | CHF 80 during the first 90 days<br>CHF 40 from day 91 and the following 90 days   | CHF 100 during the first 90 days<br>CHF 50 from day 91 and the following 90 days  | CHF 60 during the first 90 days<br>CHF 30 from day 91 and the following 90 days   |  |  |
| Emergency treatments abroad  | cost contribution for treatment abroad in case of emergency: hospital, doctor, medecine 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<br>medically necessary transport and rescue costs<br>(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<br>based on previous medical prescription /<br>previous medical report   | CHF 30 per day<br>during max. 21 days in 2 years   | CHF 40 per day<br>during max. 21 days in 2 years  | CHF 50 per day<br>during max. 21 days in 2 years  | CHF 30 per day<br>during max. 21 days in 2 years  |  |  |
| Alternative treatments<br>(e.g. naturopaths)                           | cost contribution when consulted<br>EMR-registered therapists  | 70 %, max. CHF 600.—<br>within one calendar year   | 70%, max. CHF 900.–<br>within one calendar year   | 70 %, max. CHF 1'200.–<br>within one calendar year  | 70 %, max. CHF 600.—<br>within one calendar year  |  |  |
| Medical devices  | cost contribution for medically prescribed aids according to internal list   | 75%, max. CHF 500.–<br>within one calendar year  | 75%, max. CHF 1'000.–<br>within one calendar year   | 75 %, max. CHF 1'500.–<br>within one calendar year  | 75 %, max. CHF 500.—<br>within one calendar year  |  |  |
| Rooming-in   | cost contribution for accompanying<br>family members in the acute hospital for<br>children up to and including 12 years                                  | CHF 50 per night,<br>during max. 30 nights per calendar year   | CHF 50 per night,<br>during max. 30 nights per calendar year  | CHF 50 per night,<br>during max. 30 nights per calendar year  | CHF 50 per night,<br>during max. 30 nights per calendar year  |  |  |
| Ear correction   | cost contribution for ear corrections<br>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<br>when choosing the sodalis flex insurance model<br>(free choice of ward upon admission to acute hospital)                 |  | CHF 100 per day<br>during 30 days within the calendaryear   | CHF 200 per day<br>during 30 days within the calendar year  |   |  |  |
| Fitness and exercice   | cost contribution for different fitness<br>activities according to internal list   | condition:<br>sodalis basic insurance + Sana / Sana Plus + sodalis general / semi-private / private / flex (see terms and conditions).<br>50 % cost contribution, max. CHF 200 per calendar year |   |   |   |  |  |
| Choice of lower priced ward - refund                                   | reimbursement exclusively for insured persons<br>of the sodalis semi-private and sodalis private<br>as an additional service                             |  | The insured person chooses the general ward<br>(shared room) in an acute hospital in Switzerland:<br>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).

### Offices

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