

Mandatory basic insurance

Basic

Standard model

- ✓ Free choice of doctors for treatment
- ✓ Medical advice available by phone from Medgate
- ✓ Free choice of deductible

CallMed

Initial phone consultation

- ✓ Medical advice by phone from Medgate for all health matters, and particularly before going to a doctor or hospital
- ✓ Free choice of deductible
- ✓ Attractive premium discount

CareMed

Family doctor model

- ✓ Initial treatment and care coordination by family doctor
- ✓ Free choice of deductible
- ✓ Attractive premium discount

NetMed

Network of physicians

- ✓ Initial consultation and care coordination by a doctor from a network of physicians or group practice
- ✓ Free choice of deductible
- ✓ Attractive premium discount

Compact One

Binding medical consultation by phone

- ✓ Premium discount on basic insurance
- ✓ Prompt round-the-clock medical advice and care coordination by phone
- ✓ Attractive additional benefits for families, e.g. free children's health hotline

Supplementary outpatient insurance

Jump

Smart supplementary insurance for young people

- ✓ Covers alternative medicine and glasses/contact lenses
- ✓ Attractive contributions to preventive care and health promotion
- ✓ CHF 50 bonus for every year without a claim (including basic insurance)

Family

Family-friendly supplementary insurance

- ✓ Family-friendly cover: benefit account for dental treatment, transport costs, rooming-in, preventive care, alternative medicine, etc.
- ✓ CHF 50 loyalty bonus per child per year
- ✓ Premium waived from the third child insured

Classic

Clever supplementary insurance for singles and couples

- ✓ Comprehensive package of benefits: transport, glasses/contact lenses, alternative medicine, uninsured drugs, etc.
- ✓ Attractive contributions to preventive care and health promotion measures
- ✓ Emergency outpatient treatment abroad

Easy

Low-cost supplementary insurance

- ✓ Emergency treatment abroad, and transport and rescue costs in Switzerland and abroad
- ✓ No limit to the insured benefits covered
- ✓ Medical assistance including repatriation

Hospital insurance

Hospital Standard Liberty

For the general ward of any acute hospital in Switzerland

- ✓ Free choice of hospitals in Switzerland
- ✓ Emergency inpatient treatment abroad and medical assistance including repatriation
- ✓ Transport and rescue up to CHF 20,000 per year
- ✓ Premium waived from the third child insured

Hospital Extra Liberty

For the semiprivate ward of any acute hospital in Switzerland

- ✓ Free choice of doctors and all hospitals throughout Switzerland
- ✓ Option to upgrade to the private ward
- ✓ Emergency inpatient treatment abroad and medical assistance including repatriation
- ✓ Transport and rescue up to CHF 30,000 per year

Hospital Top Liberty

For the private ward of any hospital worldwide

- ✓ Free choice of doctors and hospitals worldwide (elective treatment and emergencies)
- ✓ Emergency inpatient treatment abroad and medical assistance including repatriation
- ✓ Full cover for transport and rescue

Hospital Upgrade

Supplement to Hospital Standard Liberty or Hospital Extra Liberty

- ✓ Upgrade category of hospital cover without another medical exam
- ✓ Option can be exercised every two years
- ✓ Upgrade possible for a maximum of 20 years (with the exception of children up to age 15)

Additional hospital insurance in the event of accident

Accident Extra Liberty

For the semiprivate ward with additional benefits

- ✓ Free choice of doctors and all hospitals throughout Switzerland
- ✓ Option to upgrade to the private ward
- ✓ Emergency treatment abroad, medical assistance including repatriation

Accident Top Liberty

For the private ward with additional benefits

- ✓ Free choice of doctors and hospitals worldwide for elective treatment and emergencies
- ✓ Medical assistance abroad, including repatriation
- ✓ Transport and rescue

Additional supplementary insurance

Medical Private

Free choice of doctors for outpatient treatment worldwide

- ✓ Free choice of doctors worldwide
- ✓ Cover for non-KVG/LAMal doctors in Switzerland
- ✓ Costs covered up to CHF 100,000 per year (copayment 10%, max. CHF 1,000 per year)

Dental

Supplementary insurance for outpatient and inpatient dental care

- ✓ Covers 80% of costs, max. CHF 5,000 per year in the event of illness or accident
- ✓ One prophylactic treatment per year (without annual deductible)
- ✓ Treatment in Switzerland and abroad

Capital

Lump-sum capital insurance in the event of death and/or disability

- ✓ Financial security in the event of death or disability
- ✓ Lump-sum benefit paid independently of benefits paid under other insurance policies
- ✓ Supplements state social security benefits

Salary

Daily benefits insurance in the event of incapacity to work

- ✓ Closes financial gaps once statutory employment provisions cease
- ✓ Allowance for loss of earnings for the self-employed
- ✓ Contribution towards home help expenses if the person running the household is incapacitated