

CORE PLAN				
		PLATINUM	CLASSIC	ESSENTIAL
Maximum reimbursement per insured and per insurance year		€3'000'000	€1'500'000	€1'000'000
Deductible per Insured per year: Outpatient treatment only		€300/year	€300/year	€300/year
Hospitalization & day-patient with overnight stay in hospital	Hospital room & board	100% Private	100% Private	100% semi private or 80% private
	Doctors fees	100%	100%	100%
	Other medical expenses (medical imaging, drugs and dressings, use of operating room, etc.)	100%	100%	100%
	Hospital accommodation in Intensive Care Unit (ICU)	100%	100%	100%
	Rehabilitation and convalescence rest/care (when the admission immediately follows hospitalization)	100% max 28 days	N/A	N/A
	Parent accommodation of one parent for child < 16	100% up to €1.500	100% up to €1.500	100% up to €1.500
Outpatient	Doctor's fees (General Practitioner, Specialist)	100%	90%	80%
	Diagnostic tests, lab tests, medical imaging (X-ray, MRI- and CT-scans)	100%	90%	80%
	Prescription drugs	100%	90%	80%
	Physiotherapy	100% up to €3.000	90% up to €2.000	80% up to €1.000
	Preventive care and well being benefit - Check-up (one per year)	100% up to €1.000 /year	100% up to €800 /year	100% up to €600 /year
	- Eye test			
	- Mammogram			
	- Pap-smear test			
	- PSA-test			
	- Vaccinations			
	Alternative Medicine:homeopath, acupuncturist ,chiropractor, osteopath	100% up to €3.000 / year	90% up to €2.000 / year	80% up to €1.000 / year
	Therapy	50% up to €2.000	50% up to €1.000	N/A
	- Ergotherapy			
	- Logopaedics and/or speech therapy			
	- Psychiatric outpatient care			
Other Medica treatment				
Maternity & Childbirth (10 months waiting period)	Pregnancy	reimbursement according to type of outpatient treatment	reimbursement according to type of outpatient treatment	reimbursement according to type of outpatient treatment
	Fertility treatment and sterilisation (IVF, ICSI, AI and all similar treatments)	100% max €16,800 per lifetime (max. 4 attempts).	N/A	N/A
	Childbirth	100% up to €10.000	100% up to €7.500	80% up to €5.000
	Complications of Pregnancy	100%	100%	100%
Cancer treatment	Hospitalization and chemotherapy/ radiotherapy	100%	100%	100%
AIDS/HIV inpatient	AIDS/HIV treatment inpatient	100%	100%	100%
AIDS/HIV outpatient	AIDS/HIV treatment outpatient	100%	90%	80%
Nursing at home	nursing at home	100% up to €200 per day Max 100 days	90% up to €180 per day Max 60 days	80% up to €160 per day Max 60 days
Organ Transplant	(excluding costs for donor - prior approval required)	100% up to €150.000	100% up to €125.000	100% up to €100.000
	excluding experimental treatments	100%	100%	100%
Kidney dialysis		100% up to €4.500	100% up to €3.000	100% up to €1.500
Local ambulance	(to nearest hospital)			
Emergency Dental	Emergency Dental treatment following an accident	100% up to €1.250 plus dental surgery up to 3.000	100% up to €1.000 plus dental surgery up to €2.500	100% up to €750 plus dental surgery up to €2.000
Psychiatric care	Inpatient treatment	100% up to €20.000	90% up to €10.000	N/A
	Outpatient treatment	see Therapies	see Therapies	see Therapies
Vision Care	(glasses, frames, contact lenses)	100% up to €300	90% up to €200	80% up to €100
Medical Aids	(e.g. hearing aids and orthopaedic appliances)	100% up to €3.000	90% up to €2.500	80% up to €1.500
Evacuation and repatriation				
Repatriation assistance	Repatriation / Evacuation	100%	100%	100%
	- Emergency medical evacuation to the nearest hospital or emergency medical repatriation			
	Accommodation expenses patient and one other insured person	€100 / day Max 10 days	€100 / day Max 10 days	€100 / day Max 10 days
	Transport costs of one accompanying insured person and/or minor children if left alone	100% one-way	100% one-way	100% one-way
	Hospitalisation on the spot (> 5 days for adults; > 2 days for children)	100%	100%	100%
	- Transport costs family member			
	- Accommodation expenses			
	Accommodation expenses	€100 / day Max 10 days	€100 / day Max 10 days	€100 / day Max 10 days
	Early return	100%	100%	100%
	- Transport costs in case of emergency hospitalisation of spouse or child (life-threatening situation)			
- Transport costs because of death of first degree family member (< 85 years old)				
	Temporary replacement colleague (transport costs)	100%	100%	100%
	Delivery of essential medicines	100%	100%	100%
	Rescue costs	1'500 €	1'500 €	1'500 €
	Psychological support	2 telephone conversations / insured	2 telephone conversations / insured	2 telephone conversations / insured
	Cash advance in case of theft papers, travel documents etc.	400 €	400 €	400 €
Assistance death	Repatriation of mortal remains	100%	100%	100%
	Transport costs of all insured family members	100%	100%	100%
Personal Liability (private life third party liability abroad)				
	Maximum combined reimbursement / event	Up to max. €4.500.000	Up to max. €4.500.000	Up to max. €4.500.000
	Bodily injury and resulting financial loss / claim	Up to max. €4.500.000	Up to max. €4.500.000	Up to max. €4.500.000
	Property damage and resulting financial loss / claim	Up to max. €450.000	Up to max. €450.000	Up to max. €450.000
	Deductible	75 €	75 €	75 €
OPTIONAL BENEFIT				
Dental Basic	Maximum annual reimbursement per insured		3'000 €	
	Basic dental care (check-ups, basic treatments)		80% up to 1.500 €	
	Major dentistry (orthodontic, prostheses, bridges, implants) Orthodontic treatment is only covered if started before age 15.A waiting period of 12 months applies to all major dentistry for individuals		60% up to 1.500 €	