Special benefits
Treatments and hospitalisation
Special care ward of a lower category
Allowance for stays in a public hospital.
Treatments and hospitalisation in an establishment not recognized by Assura SA
Treatments and stays abroad
Emergency abroad

This document is addressed to our English speaking clientele with the purpose to facilitate access to our insurance products. It is of a strictly informative nature.

Legal obligations as well as the extent of benefits provided by Assura are determined exclusively on the basis of the general insurance conditions of Assura SA. These conditions are published in all Swiss official medical journals.

Please note that Assura provides its services in French, German and Italian, but not in English.

This document contains information about various insurance products offered by Assura SA. It is not intended to provide legal or medical advice. It is recommended to consult with a professional for accurate information.

Important information
Reimbursement
In health insurance, there are two different systems for the forwarding and settlement of claims:
- The “third party” guarantee system: The patient pays the health-care provider and then requests the reimbursement from the insurer.
- The direct settlement system: The bill is sent directly to the insurer who reimburses the patient.

Limiting administrative costs
When the deductible is not reached, the insured person pays a 20% retention fee in cases of hospitalization outside the home and for treatment in a public hospital. The capital sum is paid once each year for a child.

Cost-sharing
In addition to the annual deductible, the insured person pays a 20% retention fee, up to a maximum of Fr. 800.– for an adult and Fr. 500.– for a child. A 20% fee applies for treatments in the case of cancer and other serious illnesses.

Cost-sharing is reduced to zero when a generic equivalent exists. We therefore recommend the use of generics.

Limitations of the complementary insurance cover
We advise you to check the restrictions of cover as described in our general conditions for complementary insurance.

Terms
The term “annual” or “per year” used in this document always refer to a calendar year.

Entry age

Discounts
Discount for minors
1% for one-year payment
2% for two-year payment

Discount for minors (100% of the annual premium is reimbursed in the case of a single-parent family).

Combination discount
Discounts are granted when subscribing to a combination of Assura SA products.

Combination discounts are granted when subscribing to a combination of products.

www.assura.ch

Compulsory health insurance and complementary insurances
www.assura.ch
**Comprehensive health insurance and extended complementary insurance**

**Basis**
- **Inpatient treatment**
  - Hospital stay
  - Orthopaedics and traumatology
  - Surgery for emergency cases

- **Outpatient treatment**
  - Dentist
  - Doctor
  - Ophthalmologist

- **Technical services**
  - Physiotherapy
  - Home help

- **Aid and assistance**
  - Childcare
  - Around-the-clock assistance
  - Child-care assistant

- **Home help provided by an assisted agency**
  - Home care

**Extended benefits and special benefits**
- **Additional insurance**
- **Alternative medicine costs**
  - Homeopathy
  - Chinese medicine
  - Acupuncture
- **Convalescence treatments and stays**
  - Full cover accident insurance
  - Search, rescue and recovery costs

**Cover abroad**
- **Dental care**
  - Denta Plus

**Alternative medicine**
- **Natura Care provided by physiotherapists**
  - Physical therapy
  - Physiotherapy
- **Medica Care provided by physicians**
  - Dermatological treatment

**Lump sum benefits in the event of death and disability following an accident**
- **Antenatal care**
  - Nativa

**Diagnosis**
- **Sick leave benefits**
  - 90% of the total amount of the sick-leave benefit
  - Up to a maximum of Fr. 30'000.– per year

**Visit abroad**
- **Childcare**
  - Fr. 50.– per day, max. Fr. 3'000.– per year, when an insured minor is treated in a hospital abroad

**Dental care**
- **Denta Plus**
  - Administrative: Dental treatment by a dentist
  - Prophylactic treatment: General check-up and treatment of the teeth
  - Hospital stay: Dental care insurance

**Validity**
- For the period of the contract

**Antenatal care**
- **Nativa**
  - Early pregnancy care
  - Maternity care
  - Antenatal post-partum care

**Denta Plus**
- Dental care insurance

**Dental care insurance**
- **Denta Plus**
  - Dental treatment by a dentist
  - Prophylactic treatment: General check-up and treatment of the teeth
  - Hospital stay: Dental care insurance

**Cover abroad**
- **Mondia**

**My insurance to grow up healthy**

**My insurance for a good holiday**

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**Natura Care provided by physiotherapists**
- Fisiotherapy
- Physiotherapy

**Medica Care provided by physicians**
- Dermatological treatment
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**Inpatient admission**
- **Spectacle lenses**
- **Dental check-up and descaling**
- **Dental check-up**
- **Dental treatment**

**Pharmaceuticals on medical prescription**
- **Based on the list of medicines with tariff (LMT) and the list of pharmaceuticals of the canton of residence or place of work**
- **Based on statutory benefits**
- **Based on bilateral agreements for the EU and EFTA**

**Emergencies abroad**
- **Full cover of treatment costs, including transport**
- **21 days per year for children of an insured adult who has been admitted to hospital**
- **Fr. 70.– per day, 21 days per year for children of an insured adult who has been admitted to hospital**

**Child variants**
- **Allowance for loss of earnings**
- **Hospital allowance**
- **Hospital allowance**

**Adult variants**
- **Allowance for loss of earnings**
- **Hospital allowance**
- **Hospital allowance**

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**Cover according to different fixed variants**
- **Previsia Plus**
- **Compenta Extra**

**Treatment and noncovered costs**
- **Convalescence treatments and stays**
- **Convalescence treatments and stays**

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**Inpatient treatment**
- **Surgical operations**
- **Hospital stay**
- **Orthopaedics and traumatology**
- **Surgery for emergency cases**

**Outpatient treatment**
- **Dentist**
- **Doctor**
- **Ophthalmologist**

**Home help provided by an assisted agency**
- **Home care**

**Alternative medicine costs**
- **Homeopathy**
- **Chinese medicine**
- **Acupuncture**

**Convalescence treatments and stays**
- **Full cover accident insurance**
- **Search, rescue and recovery costs**

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**V motivating factors**
- **V motivating factors**
- **V motivating factors**

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**Nativa**
- **A choice of health insurance to suitable in the period of the contract**

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**DENTA PLUS**
- Dental care insurance

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**Previsia Plus**
- Cover according to different fixed variants

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**Denta Plus**
- Dental care insurance

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**Mondia**
- Cover abroad

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**My insurance to grow up healthy**

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**My insurance for a good holiday**

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**www.assura.ch**
**Complementary Extra**

**Inclusion and Exclusion**

Inclusion: Medically prescribed treatments and carried out by non-physician professionals.

Exclusion: Laboratory and diagnostic examinations.

Pharmaceuticals:
- 10% annual retention fee.
- Maximum deductible: Fr. 700.– for adults.
- Maximum deductible: Fr. 100.– per year; can be accumulated over several years to reach a maximum of Fr. 500.– per full elapsed year.

Dental care:
- First consultation/health check-up:
  - Fr. 100.– per year; can be accumulated over several years to reach a maximum of Fr. 500.– per full elapsed year.
- Lab- and appliances:
  - Fr. 80.– per session.
- Teeth cleaning:
  - Fr. 50.– per day.
- Additional charges:
  - Fr. 10.– to Fr. 60.– (daily).

Laboratory exams and diagnostic examinations:
- Fr. 10.– to Fr. 40.– (daily).

**Denta Plus**

**Advantages**

- Dental treatment with certified dentists.
- Treatment at the dentist of your choice.
- Full cover of treatment costs, including diagnostics.
- Partial cover for additional charges.

**Prophylaxis treatment**

Treatment includes:
- Teeth cleaning
- Application of fluoride
- Filling of cavities

**Benefit period**

- Duration: 1 year.
- Coverage:100% of medically prescribed treatment costs
- Invoice of Fr. 500.– per full elapsed year can be accumulated over several years until a maximum sum of Fr. 1'000.– per full elapsed year.

**Exclusions**

- Non-medically prescribed treatments
- Dental treatments in public hospitals
- Additional charges

**Previsia Plus**

**Cover according to different tariff levels**

- Standard levels: Fr. 15'000.– per year.
- Comfort levels: Fr. 30'000.– per year.
- Deluxe levels: Fr. 50'000.– per year.

**Cover abroad**

- Requires permission from the authorities of the country of destination.
- Full cover for all purposes: hospitalization and medical treatment.
- Full cover for rescue: Fr. 20'000.–.
- In Switzerland: Fr. 1'000.– per year for costs and treatments.
- Abroad: Fr. 200.– per day, 21 days per year, on medical prescription.

**Monida**

**Validity**

- In order to be covered, the card must be validated annually.
- In case of hospitalization, the validity is from the day of admission.
- In case of transport, the validity is from the date of the event.
- Cover is valid for a maximum of 1 year.

**Previsia Plus**

- Cover according to different tariff levels
- Standard levels: Fr. 15'000.– per year.
- Comfort levels: Fr. 30'000.– per year.
- Deluxe levels: Fr. 50'000.– per year.

- Cover for: inpatient and outpatient treatments.
- Cover for: worldwide inpatient treatments.
- Cover for: rescue and transport.
- Cover for: non-routine treatments.

**Nativa**

- A range of life-complementary insurances to take in prior to the age of 60.

- Cover for: hospitalization, medical treatments, and prescriptions.
- Cover for: dental care, vision care, and prescription drugs.
- Cover for: travel insurance.

www.assura.ch
**Patient benefits of the Assura Insurance**

- **Complementary insurances**
  - Dental care
  - Medica
  - Natura

- **Previsia**

**Medica**
- Care provided by general practitioners and other specialists
- Recognized therapies offered by general practitioners and other specialists
- Complementary health insurance

**Natura**
- Care provided by homeopaths, chemists, and other specialists
- Recognized therapies offered by homeopaths, chemists, and other specialists
- Complementary health insurance

**Previsia**
- Covering according to different benefit levels

- **Benefit limits**
  - Life lump sum
  - Disability benefit
  - Disability benefit with dependent children

**My insurance to grow up healthy**

- **Dental care**
  - Denta Plus
  - Denta Plus (under 6 years)

**Cover abroad**

- **Mondia**
  - **Validity**
  - Preparation for travel abroad
  - Preparation for travel abroad with children
  - Preparation for travel abroad for dependent children

**My insurance for a good holiday**

- **Antennas**
  - Nativa
  - Assura insurance
  - Previsia

**More information**

- **www.assura.ch**
  - Assura insurance GmbH
  - Assura insurance Switzerland AG
  - Assura insurance Switzerland AG (Lifeguard)

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**Alternative medicines**

- **Natura**
  - Care provided by homeopaths, chemists, and other specialists
  - Recognized therapies offered by homeopaths, chemists, and other specialists
  - Complementary health insurance

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**Pharmaceuticals**

- **Natura**
  - Care provided by homeopaths, chemists, and other specialists
  - Recognized therapies offered by homeopaths, chemists, and other specialists
  - Complementary health insurance

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**Specialist care**

- **Natura**
  - Care provided by homeopaths, chemists, and other specialists
  - Recognized therapies offered by homeopaths, chemists, and other specialists
  - Complementary health insurance

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**Compensate Extra**

- **Benefits**
  - Dental care
  - Medica
  - Natura
  - Previsia

**Compensate**

- **Benefits**
  - Dental care
  - Medica
  - Natura
  - Previsia

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**Homeopathy**

- **Natura**
  - Care provided by homeopaths, chemists, and other specialists
  - Recognized therapies offered by homeopaths, chemists, and other specialists
  - Complementary health insurance

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**Dental care**

- **Denta Plus**
  - Dental care insurance
  - Dental care insurance
  - Dental care insurance

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**Medica**

- **Benefits**
  - Dental care insurance
  - Dental care insurance
  - Dental care insurance

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**Natura**

- **Benefits**
  - Dental care insurance
  - Dental care insurance
  - Dental care insurance

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**Previsia**

- **Benefits**
  - Dental care insurance
  - Dental care insurance
  - Dental care insurance

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**Mondia**

- **Benefits**
  - Dental care insurance
  - Dental care insurance
  - Dental care insurance

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**Nativa**

- **Benefit limits**
  - Life lump sum
  - Disability benefit
  - Disability benefit with dependent children

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**Assura**

- **Contact**
  - Assura insurance GmbH
  - Assura insurance Switzerland AG
  - Assura insurance Switzerland AG (Lifeguard)

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**www.assura.ch**

- Assura insurance GmbH
  - Assura insurance Switzerland AG
  - Assura insurance Switzerland AG (Lifeguard)
This document is addressed to our English speaking clientele with the purpose to facilitate access to our insurance products. It is of a strictly informative nature.

Please note that Assura provides its services in French, German and Italian, but not in English.

Treatments and hospital stays

- Treatments and hospital stays in a public hospital.
- Stay: 2 beds per room
- Fr. 200.–/day
- Full cover for bank holiday work days.
- Full cover for bank holiday work days.
- Fr. 300.–/day
- In case of stay undergoing the period of cover with an annual deductible.
- Fr. 150.– per day, max. Fr. 1'500.– paid to the insurer.
- Lump sum in the event of hospitalisation.
- Fr. 500.– per year.
- Fr. 1'000.– per year.
- Assura’s general conditions for complementary insurance.

Important information

Reimbursement

In health insurance, there are two different systems for the forwarding and reimbursement of medical expenses.

- The first is direct settlement: the bill is sent directly to the insurer who pays the health care provider.
- The second is the "third party" guarantee system: the patient pays the health care provider and reimburses the reimbursement from the insurer.

Limiting administrative costs

As a rule of thumb, it is often lower than the amount of the annual deductible, we have chosen the "third party" guarantee system for the reimbursement of medical expenses. This system allows you to keep control of costs and avoid the purchases of medical care which are not covered.

Cost-sharing

In case of the annual deductible, the insured person pays a 2% reduction fee, up to a maximum of Fr. 3'500.– for an adult and Fr. 2'500.– for a child (0-17 years old). For optima and optima varia, the annual deductible is Fr. 575.– (upon reaching a generic equivalent). We therefore recommended the use of generic equivalents.

Limitations of the complementary insurance cover

There are additional terms or conditions of cover set as described in our general conditions for complementary insurance.

Terms

- The term "annual" or "per year" used in this document always refer to a calendar year.
- Essential benefits, entry age, optional benefits, or coverage limits may be subject to change from time to time.

Discounts

- Discount for methods of payment:
  - 2% for annual payment
  - 1% for half-yearly payment
  - 1% for monthly payment

- Discount for members of Complementary Section: 2% of the annual premium for the following complementary categories:
  - Delta
  - Mondia
  - Priveco
  - Varia
  - Medna

- Discounts are granted when sub-division is present and at least one of the following categories is present as well as the categories concerned are insured together and covered by a single policy (one contract only).

Lump sum in the event of hospitalisation

Insurance for additional costs due to my hospitalisation

www.assura.ch

Products overview

Compulsory health insurance and complementary insurances

0842 277 872 (0842 ASSURA)

Join us!

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**Treatments and stays**

- Hospitalisation: Fr. 100.– per day, max. Fr. 1'000.–, paid to Assura SA prior to hospital admission.

**Special benefits**

- Special care in an establishment not provided by Assura.

**Types of accommodation**

- Public hospital: Fr. 50.– per day, max. Fr. 700.–, paid to Assura SA prior to hospital admission.
- Semi-private: Fr. 150.– per day, max. Fr. 1'500.– paid to Assura SA.
- Private: Fr. 200.–/day, Fr. 300.–/day
- Private: Fr. 300.–/day, Fr. 300.–/day

**Hospitalisation insurances**

- Fr. 500.– per year | Fr. 1'000.– per year
- Fr. 2'500.– | Fr. 2'000.–
- Fr. 1'500.– | Fr. 1'000.–
- Fr. 700.– | Fr. 500.–
- Fr. 350.– | Fr. 200.–

**Lump sum in the event of hospitalisation**

- Fr. 750.– when the tariff abroad is inferior to that applied in the canton of residence.

**Emergency abroad**

- By prior agreement of Assura SA, payment will be made only when the tariff abroad is inferior to that applied in the canton of residence.
- Optima Plus Varia
- Optima Varia
- Denta Plus
- Mondia
- Medna
- Priveco Plus Varia
- Optima Plus Varia
- Ultra Varia
- Ultra Varia
- Complementa Extra
- Complementa Extra

**Complementary insurance with transition to the upper age group at the attained age limit.**

- For hospitalisation, there are two different systems for the forwarding and payment of medical expenses. The latter is used directly by the insuree who chooses the health care provider. If the deductible has not been reached, Assura will reimburse part of the costs. The “third party” guarantee system: The patient pays the health care provider and receives the reimbursement from the insurer.

**Important information**

**Reimbursement**

- In health insurance, there are two different systems for the forwarding and payment of medical expenses. The latter is used directly by the insuree who chooses the health care provider. If the deductible has not been reached, Assura will reimburse part of the costs. The “third party” guarantee system: The patient pays the health care provider and receives the reimbursement from the insurer.

**Limiting administrative costs**

- The terms “annual” or “per year” used in this document always refer to a calendar year. A 20% retention fee may be charged for original pharmaceuticals exceeding Fr. 100.–.

**Cost-sharing**

- The “third party” guarantee system: The patient pays the health care provider. If the annual deductible has not been reached, Assura will reimburse part of the costs. The “third party” guarantee system: The patient pays the health care provider and receives the reimbursement from the insurer.

**Special care**

- By prior agreement of Assura SA, hospital stays caused by an illness falling within the scope of medical care and of extending the period of cover with the agreement of the insurer.

**Entry age**

- The term “annual” or “per year” used in this document always refers to a calendar year.

- Complementary insurance, its premiums, refer to the age of 35, are charged increasing by age. By the age of 55, the medical costs are covered up to a maximum of Fr. 10'000.–, with free choice of doctor, in the general ward of a public hospital.

- Private: Fr. 500.– per year | Fr. 1'000.– per year
- Private: Fr. 200.–/day, Fr. 300.–/day
- Private: Fr. 300.–/day, Fr. 300.–/day
- Private: Fr. 400.–/day, Fr. 300.–/day
- Private: Fr. 500.–/day, Fr. 300.–/day
- Private: Fr. 600.–/day, Fr. 300.–/day
- Private: Fr. 700.–/day, Fr. 300.–/day

- For hospitalisation, there are two different systems for the forwarding and payment of medical expenses. The latter is used directly by the insuree who chooses the health care provider. If the deductible has not been reached, Assura will reimburse part of the costs. The “third party” guarantee system: The patient pays the health care provider and receives the reimbursement from the insurer.

- The “third party” guarantee system: The patient pays the health care provider and receives the reimbursement from the insurer.