

# Supplementary insurance QUADRA+

## Special Conditions Version 2001

All references to persons in this document apply to both genders.

### Table of contents

<b>I</b>	<b>Scope of application</b>	<b>2</b>	<b>IV</b>	<b>Benefits during a stay abroad</b>	<b>2</b>
1	Scope of insurance	2	14	Treatment costs	2
2	Choice of hospital	2	15	Assistance and repatriation	2
<b>II</b>	<b>Insured benefits during hospitalisation</b>	<b>2</b>	<b>V</b>	<b>Annual deductibles</b>	<b>3</b>
3	Hospitalisation	2	16	Terms	3
4	Benefits in case of underinsurance	2	17	Waiver of deductible	3
5	Voluntary hospitalisation abroad	2	18	Increasing and reducing the amount of the deductible	3
6	Costs for a newborn baby	2	<b>VI</b>	<b>Final provisions</b>	<b>3</b>
7	Rooming-in	2	19	Supplementary cover	3
<b>III</b>	<b>Other benefits</b>	<b>2</b>			
8	Cost of transport	2			
9	Home help	2			
10	Recovery cure	2			
11	Spa treatment	2			
12	Second opinion on an operation	2			
13	Outpatient surgical treatment	2			

## I Scope of application

---

### Art. 1 Scope of insurance

- 1.1 This supplementary insurance covers the additional treatment costs and cost of accommodation for hospitalisation in accordance with the insured option (private ward = single-bed room or semi-private ward = room with more than one bed) in a public or private hospital.
- 1.2 It also guarantees contributions toward certain other costs related to hospitalisation, in accordance with the following conditions.

### Art. 2 Choice of hospital

- 2.1 Except in an emergency, the insured person is free to choose a public or private hospital from those featured on the list of hospitals recognised by a canton (cantonal planning list).
- 2.2 The insured person must select a hospital or a ward within such hospital that is suited to the type of nursing care required.

## II Insured benefits during hospitalisation

---

### Art. 3 Hospitalisation

In the event of hospitalisation, CSS will reimburse, in accordance with the agreed cover (private or semi-private), all treatment costs and the cost of accommodation, without limit of duration or amount.

### Art. 4 Benefits in case of underinsurance

- 4.1 CSS will reimburse 75% of the treatment costs and of the cost of accommodation if the insured person is hospitalised in the private ward and his insurance cover is restricted to semi-private.
- 4.2 CSS reserves the right to calculate the said 75% based on the rates recognised by CSS for the hospital in question.

### Art. 5 Voluntary hospitalisation abroad

In case of voluntary hospitalisation abroad for the treatment of acute illnesses, CSS will reimburse the treatment costs and cost of accommodation up to a maximum amount of CHF 1,000 per day, for a period of no more than 30 days per calendar year. The insured person must receive written consent from CSS prior to hospitalisation.

### Art. 6 Costs for a newborn baby

Within the scope of this supplementary insurance for the mother, CSS will reimburse the treatment costs and cost of accommodation for a newborn baby insured with CSS under the mandatory healthcare insurance in accordance with the KVG, provided the baby resides together with his mother in hospital.

### Art. 7 Rooming-in

- 7.1 CSS will reimburse, up to a maximum of CHF 5,000 per calendar year, 90% of the costs of hospital accommodation for a minor child who must accompany his hospitalised parent.
- 7.2 This benefit is granted within the scope of this supplementary insurance for the parent in question, provided the minor child is also insured with CSS.

## III Other benefits

---

### Art. 8 Cost of transport

- 8.1 CSS will reimburse, without limit of amount, 90% of the costs for emergency transport to the nearest suitable hospital.

- 8.2 CSS will reimburse 90% of the cost of transport as part of a search and rescue operation, up to maximum amount of CHF 50,000.

### Art. 9 Home help

- 9.1 CSS covers the costs of home help delivered by a public service or private organisation if such help is necessary on medical grounds, as confirmed by a doctor, and begins immediately following hospitalisation for reasons other than pregnancy or maternity.
- 9.2 CSS will reimburse the costs of such home help up to a maximum of CHF 50 per day for no more than 15 days per calendar year per period of hospitalisation.

### Art. 10 Recovery cure

- 10.1 Upon prior written request by the insured person, CSS will reimburse the cost of accommodation for a medically prescribed recovery cure undertaken outside the place of residence at a spa in Switzerland under medical supervision, up to a maximum amount of CHF 60 per day, for no more than 28 days per calendar year.
- 10.2 The recovery cure must be preceded by outpatient or inpatient treatment of the ailment that necessitates a period of convalescence.

### Art. 11 Spa treatment

- 11.1 Upon prior written request by the insured person, CSS will reimburse the cost of accommodation for a medically prescribed spa treatment undertaken outside the place of residence at an accredited spa in Switzerland, up to a maximum amount of CHF 60 per day.
- 11.2 The spa therapy must be preceded by outpatient or inpatient treatment of the ailment that necessitates the spa treatment. Treatment at a spa must last 14 days minimum.
- 11.3 Subject to the prior written consent of CSS, this contribution will also be paid for the treatment costs and cost of accommodation at a spa abroad, provided the latter is recognised by CSS.

### Art. 12 Second opinion on an operation

CSS will reimburse, up to a maximum amount of CHF 500, consultation expenses for seeking a doctor's second opinion on the necessity of an operation.

### Art. 13 Outpatient surgical treatment

When a more cost-effective outpatient surgical procedure makes it possible to avoid inpatient hospitalisation, CSS will reimburse the treatment costs and cost of accommodation billed in accordance with the agreement signed with the hospital as well as other costs incurred by the insured person as a result of his choice, in particular for transport.

## IV Benefits during a stay abroad

---

### Art. 14 Treatment costs

CSS will reimburse, as a supplement to the benefits of the mandatory healthcare insurance in accordance with the KVG, the remaining amount of outpatient and inpatient treatment costs if the insured person becomes ill during a stay abroad. In case of hospitalisation, benefits will be granted for a period of no more than 60 days per case.

### Art. 15 Assistance and repatriation

- 15.1 The costs for assistance abroad and repatriation are covered worldwide, in accordance with the terms and conditions of the assistance organisation with which CSS has concluded an agreement. The insured person receives a copy of the said conditions.

- 15.2 Benefits for assistance abroad and repatriation are granted on condition that the stay abroad does not exceed 60 consecutive days.
- 15.3 This 60-day limit does not apply to insured persons who have not yet reached the age of 25 and who are residing abroad exclusively for education purposes, or to insured persons who were sent abroad by their employer.

## **V Annual deductibles**

---

### **Art. 16 Terms**

- 16.1 The insured person will be granted a premium reduction if he is willing to pay a deductible per calendar year, which will be applied to the hospital costs reimbursed under this supplementary insurance.
- 16.2 If the first period of hospitalisation in a calendar year starts in one calendar year and ends in the next, CSS will only apply the annual deductible to the costs of such hospitalisation once.

### **Art. 17 Waiver of deductible**

The chosen annual deductible will not be applied if CSS has paid no hospitalisation benefits within the scope of this insurance during the five years preceding hospitalisation, providing the insurance remained in force with CSS for the same period.

### **Art. 18 Increasing and reducing the amount of the deductible**

- 18.1 The insured person may increase the chosen annual deductible at any time with effect from 1 January of a given calendar year, subject to three months' written notice.
- 18.2 The insured person may reduce the amount of the deductible with effect from 1 January of a given calendar year, subject to three months' written notice, provided he has been insured with CSS for three years with the previous deductible option.

## **VI Final provisions**

---

### **Art. 19 Supplementary cover**

- 19.1 The benefits guaranteed in these Special Conditions are paid in addition to the benefits provided for under the mandatory healthcare insurance in accordance with the KVG taken out with CSS or another insurer.
- 19.2 They cannot, however, be used to compensate the costs related to the deductible and co-payment imposed under the mandatory healthcare insurance in accordance with the KVG or another supplementary insurance.
- 19.3 Entitlement to benefits ceases if the insured person no longer holds QUADRA+ insurance cover.

Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.

