

Supplementary insurance SANFIT

Special conditions
Version 2007

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

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I Treatment costs

Art. 1 Alternative medicine

- 1.1 CSS will reimburse 90% of the cost of outpatient treatment by the therapeutic methods of natural medicine as recognised by CSS, as long as the care provider can satisfy the requirement of adequate training or is a member of a professional association recognised by CSS.
- 1.2 Only measures taken to treat a condition will be considered, excluding preventive treatment. CSS reserves the right to ascertain from the therapist the condition from which the insured person is suffering.
- 1.3 CSS holds a list of recognised therapies as well as a list of approved naturopaths and therapists. These lists are constantly updated and may be consulted at the offices of the insurer, or an extract of the lists may be requested.
- 1.4 The insured person undertakes to pay per calendar year the first 300 francs of treatment expenses CSS would have recognised for reimbursement under the covered benefits described in this article.

Art. 2 Preventive care

CSS will reimburse 90% of the cost of medical measures prescribed or carried out by a doctor with the aim of preserving the health of the insured person, up to an amount of CHF 300 per calendar year.

Art. 3 Promotion of health

- 3.1 CSS will reimburse, up to an amount of CHF 300 per calendar year, 90% of the cost of measures designed to promote health within the areas of fitness, pregnancy, back pain school or other health related subjects.
- 3.2 If measures invoiced, as mentioned in paragraph 1, begin in one calendar year and end in the next, the maximum amount allowed may not be cumulative.
- 3.3 In order to guarantee quality, benefits are only granted if service providers are recognised by CSS. The payment of benefits may be subject to actual completion of the measures taken.
- 3.4 CSS holds a list of recognised measures and courses and of approved service providers. This list is constantly updated and may be consulted at the offices of the insurer, or an extract of the list may be requested.

II Final stipulations

Art. 4 Supplementary cover

- 4.1 The benefits guaranteed under the present special conditions are paid in addition to those provided under the compulsory LAMal health insurance.
- 4.2 They may not, however, be used to compensate deductible and co-payment costs imposed by the compulsory LAMal health insurance or another supplementary insurance.
- 4.3 The right to benefits ceases when the insured person is no longer covered by the present insurance.

Art. 5 Combining benefits

- 5.1 The benefits of the present supplementary insurance have priority over benefits from any other supplementary insurance the insured person may have contracted with CSS.
- 5.2 Similar benefits from other supplementary insurance contracted with CSS may not be accumulated with those provided under the present special conditions.

Art. 6 Duration of insurance cover and notice of cancellation

- 6.1 Notwithstanding articles 6 and 14 of the general conditions of insurance for individual supplementary insurance and 8.2 for group supplementary insurance, the insured person may cancel the present insurance cover for 31st December in a calendar year by giving 3 months' notice and provided that membership in the present insurance has lasted at least 36 months.
- 6.2 If the present insurance is not cancelled at the end of the first period of cover, it shall be renewed for a further period of 12 months.

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