sumiswalder
ihr partner für gesundheit

sumis24**Telmed**

General Terms and Conditions of Insurance (GTC)

Contents

I General provisions

Art. 1 Form of insurance

sumis24Telmed is a special form of compulsory health insurance with a limited choice of service providers as per the Federal Act of 18 March 1994 on Health Insurance (HIA) and the Ordinance on Health Insurance (HIO).

Art. 2 Treatment, quality, care

sumis24Telmed is available to insured persons around the clock for health issues and questions. Medi24 advises insured persons on medical matters and makes recommendations for optimal treatment. However, insured persons are free to choose from among the forms of treatment and service providers recognised by the HIA.

II. Legal basis

Art. 3 Legal basis

sumis24Telmed is based on the provisions of the Federal Act of 6 October 2000 on General Aspects of Social Security Law (GSSLA), the provisions of the HIA and its implementing provisions shall apply.

Art. 4 General Terms and Conditions of Insurance

The General Terms and Conditions of Insurance (GTC) also apply to sumis24Telmed. Unless otherwise stipulated in these provisions, the GTC apply to ordinary health insurance.

III. Insurance relationship

Art. 5 Accession

sumis24Telmed is open to all insured persons resident in the territory in which Sumiswalder offers this insurance. Membership is possible at any time with effect from the first day of the following month.

Art. 6 Departure

The insured person can switch from sumis24Telmed to another insurance plan by giving three months' notice, effective at the end of a calendar year. Upon notification of the new premium, the insured person can switch insurance by giving one month's notice, effective at the end of the month preceding the effective date of the new premium.

IV. Premiums and cost contribution

Art. 7 Premiums

Insured persons who have taken out sumis24Telmed cover are granted a discount on the ordinary insurance as per the HIA. The premium tariff approved by the Federal Office of Public Health (FOPH) is definitive.

Art. 8 Cost contributions

The deductible, retention and contribution towards the costs of the hospital stay shall be charged on all benefits provided to the insured persons in accordance with the relevant provisions of federal law.

V. Rules of conduct

Art. 9 General obligations

Unless otherwise stipulated in the GTC, Medi24 must always be contacted first for outpatient, semi-inpatient and inpatient treatment as well as for the provision of medication and aids.

Medi24 advises the insured person medically and agrees with them on the optimal course of treatment and the time frame during which the consultation is to take place with a service provider of their choice.

Art. 10 Payment guarantee

The insured person undertakes to obtain a commitment to cover costs from Sumiswalder prior to each non-emergency hospitalisation outside the canton. Sumiswalder shall review the need for hospitalisation. Sumiswalder shall pay the costs of hospitalisation within the scope of the payment guarantee provided.

Art. 11 Second opinion

A second opinion can be obtained after consultation with Sumiswalder.

Art. 12 Exceptions

The following treatments can be carried out without first contacting Medi24:

a. annual gynaecological check-ups;
b. pregnancy check-ups, ophthalmological examinations and vaccinations by a paediatrician;
c. emergency and accident;
d. medically prescribed services provided by medical staff (physio and occupational therapy, nurses, speech therapy, nutritional advice, and medically prescribed laboratory and X-ray examinations);
e. in the event of a temporary stay abroad, if urgent medical treatment is required. No benefits shall be provided if the insured person goes abroad for the purpose of treatment.

VI. Sanctions

Art. 13 Exclusion

If an insured person undergoes treatment outside of the exceptional cases listed conclusively in Art. 12, the following measures apply:

a. after the first instance of misconduct, sumis24Telmed policyholders are informed in writing of the possible consequences of further misconduct.
b. in the event of a second instance of misconduct, sumis24Telmed policyholders are reassigned to ordinary health insurance.

VII. Miscellaneous

Art. 14 Data transfer

To monitor compliance with the rules of conduct, personal data must be transferred between Sumiswalder and Medi24.

a. Sumiswalder shall provide Medi24 with the insurance number, surname, first name, date of birth, gender and address as well as the corresponding insurance cover.
b. Sumiswalder may provide Medi24 with invoices from service providers for insured persons for assessment purposes.
c. Medi24 shall provide Sumiswalder with anonymous statistical data and the date of the telephone consultation and the type of call (medical consultation, assistance, other service). No medical data of any kind will be passed on.
d. Sumiswalder and Medi24 comply with the data protection provisions of the HIA, GSSLA and the Federal Act of 19 June 1992 on Data Protection. Medi24 staff are subject to a duty of confidentiality in accordance with Article 33 GSSLA.
e. By joining sumis24Telmed, the insured person consents to the transfer of the necessary data.

Art. 15 Call recording

Calls to Medi24 are recorded and archived. These recordings shall serve as evidence in the event of a dispute. Sumiswalder has no access to this data.

Art. 16 Cancellation of the insurance model

Sumiswalder may cancel sumis24Telmed through a notice period of three months to the end of a calendar year. The insured persons would then be allocated to ordinary health insurance.

VIII. Final provisions

Art. 17 Publication

These insurance conditions are published on the Sumiswalder website.

Art. 18 Entry into force

These insurance conditions were approved by the Board on 30 July 2025 and enter into force on 1 January 2026. All previous provisions have thus become null and void.