COMPLEMENTARY

Supplementary Terms and Conditions

Contents

Where these Supplementary Terms and Conditions do not expressly use the feminine form, the masculine form shall be understood as including women.

Art. 1 Purpose

1. Sumiswalder offers Complementary supplementary insurance (Complementary) on the basis of its General Terms and Conditions of Insurance (GTC/IPA).

2. Complementary offers additional benefits in the field of complementary/alternative medicine in the context of these Supplementary Terms and Conditions.

Art. 2 Taking out supplementary insurance or increasing the cover

Anyone who is insured with Sumiswalder and has not yet reached the age of 70 may submit an application to take out Complementary supplementary insurance.

Art. 3 Insurance options

The following insurance options are available:

Complementary 1
Amount per calendar year CHF 2,400

Complementary 2
Amount per calendar year CHF 3,400

Complementary 3
Amount per calendar year CHF 4,400

Art. 4 Benefits

4.1 Doctor

Complementary medicine performed by a doctor.

> Sumiswalder covers 90% of the costs of outpatient treatment by doctors and the prescribed medication.

Sumiswalder maintains a list of methods containing all of the therapeutic methods we recognise. The therapy method must be included in the list of methods.

> Maximum per year of treatment
>
> Complementary 1 CHF 2,000
> Complementary 2 CHF 3,000
> Complementary 3 CHF 4,000

The list of methods can be requested from insured persons at any time.

4.2 Recognised therapist

Complementary medicine performed by a recognised therapist.

> Sumiswalder covers the costs of individual outpatient treatments by recognised therapists at CHF 80/hour.

The therapy method must be recognised. Sumiswalder maintains a list of methods containing all of the therapeutic methods we recognise. Insured persons are free to request the list of methods and the list of therapists at any time.

If the therapists' costs exceed the rate of CHF 80/hour, the excess shall be borne by the insured person.

If the treatment lasts less than 60 minutes, the remuneration will be reduced pro rata.

Sumiswalder covers 90% of the costs of outpatient group treatments and courses by recognised therapists.

> Maximum per year of treatment
>
> Complementary 1 CHF 2,000
> Complementary 2 CHF 3,000
> Complementary 3 CHF 4,000

The benefits set out in 4.1 or 4.2 are only paid once per calendar year. The benefits set out in 4.1 and 4.2 may not be cumulated.

4.3 Unrecognised therapist

Complementary medicine performed by an unrecognised therapist.

> Sumiswalder reimburses the treatment costs of unrecognised therapists at CHF 20 per session.
>
> A maximum of 20 meetings per calendar year. The therapy method must be recognised.

These benefits are paid only once per calendar year.

4.4 Fitness subscriptions

Contributions to fitness subscriptions according to a separate list.

Contributions towards fitness subscriptions at eligible institutions as per a separate list. We reimburse annual, semi-annual and quarterly subscriptions.

A maximum of CHF 200 per calendar year. -.

Insured persons are free to request the list of recognised types of training at any time.

Art. 5 Definitions

The calendar year is generally the period from 1 January to 31 December of a year. A year having already started counts as a full calendar year when calculating the maximum benefits.

Art. 6 Overlapping benefits

If benefits overlap with other social insurance providers (HIA, AIA, MV, OASI, IV, etc.), Complementary will only reimburse those costs not covered by these insurers as part of the insured benefits.

Art. 7 Final provisions

Unless there are any special provisions in these Supplementary Terms and Conditions, the GTC/IPA apply.