SUPPLEMENTARY HEALTH INSURANCE

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 supplementary health insurance on the basis of its General Terms and Conditions of Insurance (GTC/IPA).

2 The supplementary health insurance offers additional benefits to compulsory health insurance in the context of these Supplementary Terms and Conditions.

Art. 2 Conclusion of the insurance

Anyone who is insured with Sumiswalder as part of compulsory health care and has not yet reached the age of 70 can submit an application to take out supplementary insurance.

Art. 3 Benefits

3.1 Visual aids

The following benefits are paid once per calendar year for medically required spectacle lenses or contact lenses.

The benefits extend to 100% of the net acquisition costs, up to a maximum of CHF 200.

Benefits are exclusively for spectacle lenses or contact lenses required for continuous daily use (work, driving, reading).

3.2 Aids

Benefits for medically prescribed special footwear, insoles, hearing aids and impairment aids.

Benefits amounting to 90% of the net acquisition or rental costs for medically required aids, insofar as these do not constitute mandatory benefits under the HIA.

3.2.1 Insoles

Insoles, maximum CHF 250.

3.2.2 Special footwear

Special footwear, maximum CHF 150 per pair or CHF 75 per shoe. Contributions are paid for a maximum of 1 pair of shoes or 2 individual shoes.

3.2.3 Hearing aid

Hearing aids, maximum CHF 500 if OASI/IV contribution is deducted once.

3.2.4 Other aids

Rent or purchase of other aids as per the separate list. This list can be requested by policyholders.

The above maximum rates are **per calendar year**. Sumiswalder pays up to **CHF 1,500** per calendar year for costs pursuant to 3.1 and 3.2.

3.3 Treatments and remedies

Benefits for treatment methods and remedies.

3.3.1 Psychotherapy

Sumiswalder provides one-time benefits for the costs of psychotherapeutic treatment by non-medical psychotherapists (not employed by a doctor) amounting to CHF 50 for a maximum of 30 consultations and CHF 30 for a maximum of 30 further consultations.

3.3.2 Remedies

Sumiswalder covers half of the costs of medicines and products registered with Swissmedic not covered by statutory health insurance, provided they are prescribed by a doctor. This does not apply to products included in the negative list and complementary medical products.

3.3.3 Foot care

Sumiswalder covers 50% of the costs of medical foot care for diabetics.

3.4 Dental treatment

Benefits for dental diseases are reimbursed as follows, insofar as they are not mandatory benefits in accordance with the HIA:

50%, up to CHF 500 per calendar year towards the following dental treatments:

- Dental X-rays
- Teleradiograph
- Image of part of the skull
- Panoramic X-ray
- Orthopantomographic image
- Hand images
- Tooth extractions incl. anaesthetic
- Surgical interventions incl. anaesthetic
- Follow-up treatment after surgical
- procedures
- Periodontal treatment

3.5 Orthodontics

Benefits for orthodontic treatment for children are set as follows:

Sumiswalder covers 20% of the costs of orthodontic treatment for children up to the age of 20.

3.6 Pregnancy

The supplementary health insurance covers the following benefits in the event of pregnancy, in addition to the compulsory health care insurance.

3.6.1 Check-up

All further check-ups during pregnancy and within 10 weeks after delivery.

3.6.2 Ultrasound

Sumiswalder provides 100% of the cost of all non-medically indicated ultrasound examinations.

3.6.3 Laboratory testing

Sumiswalder covers 50% of the costs of non-medically indicated chromosome and amniotic fluid examinations.

3.6.4 Pregnancy/post-natal exercise

Sumiswalder pays 100% towards the costs of pregnancy and postnatal exercise.

3.7 Consultations

Sumiswalder contributes 50% of the cost for outpatient dietary advice in addition to compulsory health insurance.

3.8 Prevention

The supplementary health insurance covers further check-ups in addition to compulsory health insurance.

3.8.1 Gynaecological check-up

The costs of gynaecological check-ups are covered.

3.8.2 Vaccination

Sumiswalder covers the costs of vaccinating children up to the age of 15.

3.9 Cures

Benefits for a medically prescribed spa or convalescence cure, up to CHF 10 per day, up to 21 days per calendar year.

3.10 Death grant

If a member dies, their survivors (spouse, children, parents, grandparents or siblings) receive a death grant of CHF 300.

3.11 Breastfeeding allowance

A breastfeeding allowance of CHF 100 is paid if the insured person fully or partially breastfeeds her child for ten weeks.

Art. 4 Definitions

4.1 Calendar year

A calendar year is defined as 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.

4.2 Date

The key date is the date of treatment or, in the case of purchases within the scope of 3.1 and 3.2, the delivery date.

4.3 Cost contribution

Unless 100% is explicitly stated, a cost contribution of 10% is charged for the benefits.

Art. 5 Overlapping benefits

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

Art. 6 Final provisions

Unless there are any special provisions in these Supplementary Terms and Conditions, the General Terms and Conditions of Insurance for individual insurance (GTC/IPA) apply mutatis mutandis.