Range of benefits

Comprehensive protection for all

Your healthcare partner

2025 edition

SCOPE OF BENEFITS	Basic insurance [1]	Supplementary health insurance	Complementary 1	Complementary 2	Complementary 3	Other insurance policies
Outpatient treatment	Full cost coverage for federally certified doctors and other recognised medical professionals such as physiotherapists, chiropractors, etc.	Psychotherapy by non-medical psychotherapists. 30 × CHF 50 and 30 × CHF 30 one-off benefit	90%, up to CHF 2,000 for complementary medical treatment performed by a doctor [2]	90%, up to CHF 3,000 for complementary medical treatment performed by a doctor [2]	90%, up to CHF 4,000 towards complementary medical treatment performed by a doctor [2]	**Health, death and disability insurance (KTI)** In the event of death or disability, up to CHF 400,000 each **Accident, death and disability insurance (UTI)** In the event of death, up to CHF 300,000 In the event of disability, up to CHF 300,000 (with 350% progressivity) **Dental care insurance (Dental)** Benefits for general dental treatment and dental prophylaxis. Benefit options: A 75% up to CHF 1,000 Deductible CHF 500 B 50%, up to CHF 500 C 50% up to CHF 1,000 D 75% up to CHF 1,000 E 75% up to CHF 1,500 F 75% up to CHF 3,000 G 75%, up to CHF 5,000 Deductible CHF 500 H 75% up to CHF 5,000 (Tariff point value 3.10) or (Dentotar 1) **Patient legal protection insurance** Protection in the event of disputes with service providers. CHF 300,000 in Europe CHF 150,000 outside Europe **Health legal protection insurance** Protection in the event of disputes with service providers and in the event of other disputes under insurance law. CHF 300,000 in Europe CHF 150,000 outside Europe
Medication	Full coverage of the costs of medications from the list of medications and specialities prescribed by the doctor or chiropractor	50% for non-compulsory, Swissmedic-registered medications (except for non-listed and complementary medical products)				
Hospital stays	Free choice of hospital in Switzerland according to the cantonal hospital list. Benefit up to max. tariff of the canton of residence					
Alternative medicine	Acupuncture, anthroposophic medicine, Chinese medicine, homeopathy, neural therapy, phytotherapy with recognised doctors		Max. CHF 80/hour to CHF 2,000/calendar year for recognised therapists and methods [2] Max. 20 × CHF 20 for recognised methods performed by a unrecognised therapist	Max. CHF 80/hour to CHF 3,000/calendar year for recognised therapists and methods [2] Max. 20 × CHF 20 for recognised methods performed by an unrecognised therapist	Max. CHF 80/hour to CHF 4,000/calendar year for recognised therapists and methods [2] Max. 20 × CHF 20 for recognised methods performed by a unrecognised therapist	
Spa cures	CHF 10/day for spa treatment prescribed by a doctor for a maximum of 21 days per calendar year. Outpatient therapy by tariff	CHF 10/day, max. 21 days/calendar year				
Convalescence cures		CHF 10/day, max. 21 days/calendar year				
Maternity	Coverage of costs free of cost contribution for up to seven medical check-ups, CHF 150 for antenatal courses by midwives, full coverage of costs for three breastfeeding consultations, Spitex services for home births	All further check-ups, further pregnancy and post-natal exercise costs, 50% of non medically-indicated chromosome, amniotic fluid and ultrasound examinations, CHF 100 breastfeeding allowance [4]				
Domestic help	Full coverage of costs for domestic help by recognised Spitex organisations prescribed by a doctor					

1) A cost contribution is charged for compulsory insurance benefits under the HIA. Full cost coverage after deducting the deductible and retention.
2) These benefits are paid only once per calendar year. No accumulation of these benefits.
4) In the case of maternity benefits under Supplementary insurance, there is a waiting period of 360 days from initiation of the contract.

References are always to persons meaning men and women in equal measure.
For reasons of space, only the masculine form was used.

Range of benefits | Basic insurance | Supplementary health insurance | Complementary

SCOPE OF BENEFITS	Basic insurance [1]	Supplementary health insurance	Complementary 1	Complementary 2	Complementary 3	Other insurance policies
Aids	Contributions to aids according to the list Medical products if prescribed by a doctor	Contributions towards medical aids according to a separate list. Maximum CHF 1,500/calendar year				**Vacation and travel insurance** Tourist, the travel insurance that combines many additional benefits. **Daily allowance for companies** Loss of income insurance to cover the economic risks of the obligation to continue paying salaries. **Daily allowance for individuals** Protection against loss of earnings in the event of incapacity to work due to illness or accident. **AIA – mandatory accident insurance** We provide compulsory accident insurance for companies not registered with SUVA. **Agriculture** • Free insurance for temporary workers • Discounted supplementary insurance policies • Workers up to CHF 1,800 included in the daily allowance **Hospital Comfort supplementary insurance** Hospital Comfort supplementary insurance covers the additional costs of a one-bed room for people with general insurance (Combined 1).
Prevention	Preventive measures in the context of the statutory Benefits Ordinance; gynaecological check-ups every three years	If no mandatory benefit: 90% of gynaecological check-ups 90% of protective vaccinations up to the age of 15 50% of vaccinations from the age of 16				
Promotion of health			CHF 200/calendar year for fitness subscriptions [3] and recognised courses	CHF 200/calendar year for fitness subscriptions [3] and recognised courses	CHF 200/calendar year for fitness subscriptions [3] and recognised courses	
Glasses and contact lenses	CHF 180.67/calendar year with an ophthalmologist's prescription up to the age of 18. Special cases according to the "Mittel- und Gegenstände-Liste" (a list of approved medical products)	CHF 200/calendar year for spectacle lenses				
Transport and rescue costs	Transport costs: 50%, max. CHF 500/calendar year. Rescue costs in Switzerland: 50%, max. CHF 5,000/calendar year					
Dental treatment	Cost cover in the event of serious diseases of the masticatory system or if treatment is necessary due to a serious general illness, full cost recovery in the event of a dental accident	50%, maximum CHF 500/calendar year for X-rays, tooth extractions, surgical interventions, periodontal treatment				
Orthodontic corrections		Sumiswalder covers 20% of the costs of orthodontic treatments for children up to the age of 20				
Emergency abroad	EU/EFTA: in accordance with bilateral agreement Outside EU/EFTA: max. double the amount in CH					
24h emergency number	Health advisors and doctors are available around the clock. Within and outside Switzerland					

1) A cost contribution is charged for basic insurance benefits under the HIA. Full cost coverage after deducting the deductible and retention.
3) We reimburse annual, semi-annual and quarterly subscriptions.

SCOPE OF BENEFITS	Combined 1+ general	Combined 2+ semi-private	Combined 3+ private	Combined 1 general	Combined 2 semi-private	Combined 3 private	Combined Kobe (Combined with cost contribution)
Outpatient treatment	CHF 800 Sterilisation for women CHF 500 Vasectomy for men	CHF 800 Sterilisation for women CHF 500 Vasectomy for men	CHF 800 Sterilisation for women CHF 500 Vasectomy for men				As per Combined/Combined+ insurance level
Hospital stays	Full cost cover in addition to basic insurance on a general ward throughout Switzerland (free choice of hospital) CHF 30/day, maximum of 14 days of accommodation costs for one parent or the child, applicable for a single parent (rooming in)	Full cost cover in addition to basic insurance on a semi-private ward throughout Switzerland (free choice of hospital). We reimburse CHF 300/day if you choose the general ward. Fr. 30/day max. 14 days of accommodation costs for one parent or the child, applicable for a single parent (rooming in)	Full cost cover in addition to basic insurance on a private ward throughout Switzerland (free choice of hospital). We reimburse CHF 400/day if you choose the general ward. Fr. 30/day max. 14 days of accommodation costs for one parent or the child, applicable for a single parent (rooming in)	Full cost cover in addition to basic insurance on a general ward throughout Switzerland (free choice of hospital)	Full cost cover in addition to basic insurance on a semi-private ward throughout Switzerland (free choice of hospital)	Full cost cover in addition to basic insurance on a private ward throughout Switzerland (free choice of hospital)	Full cost cover in addition to basic insurance on a semi-private/private ward throughout Switzerland (free choice of hospital) Cost contribution: · CHF 100 /day, max. CHF 2,000 = 25% discount · CHF 100 /day, max. CHF 3,000 = 35% discount · CHF 100 /day, max. CHF 5,000 = 45% discount
Spa cures	CHF 60/day, max. 21 days/calendar year	CHF 70/day, max. 21 days/calendar year	CHF 80/day, max. 21 days/calendar year	CHF 30/day, max. 21 days/calendar year	CHF 40/day, max. 21 days/calendar year	CHF 50/day, max. 21 days/calendar year	As per Combined/Combined+ insurance level
Convalescence cures	CHF 60/day, max. 4 weeks/calendar year	CHF 70/day, max. 4 weeks/calendar year	CHF 80/day, max. 4 weeks/calendar year	CHF 30/day, max. 4 weeks/calendar year	CHF 40/day, max. 4 weeks/calendar year	CHF 50/day, max. 4 weeks/calendar year	As per Combined/Combined+ insurance level
Maternity	Full cost cover in addition to basic insurance on a general ward throughout Switzerland (free choice of hospital) [4)]	Full cost cover in addition to basic insurance on a semi-private ward throughout Switzerland (free choice of hospital) [4)]	Full cost cover in addition to basic insurance on a private ward throughout Switzerland (free choice of hospital) [4)]	Full cost cover in addition to basic insurance on a general ward throughout Switzerland (free choice of hospital) [4)]	Full cost cover in addition to basic insurance on a semi-private ward throughout Switzerland (free choice of hospital) [4)]	Full cost cover in addition to basic insurance on a private ward throughout Switzerland (free choice of hospital) [4)]	Cost contribution: · CHF 100/day, max. CHF 2,000 = 25% discount · CHF 100/day, max. CHF 3,000 = 35% discount · CHF 100/day, max. CHF 5,000 = 45% discount
Domestic help	Max. CHF 20/hour max. CHF 2,700/calendar year max. 3 hours per day	Max. CHF 27/hour max. CHF 3,600/calendar year, max. 3 hours per day	Max. CHF 34/hour max. CHF 4,500/calendar year, max. 3 hours per day	Max. CHF 20/hour max. CHF 2,700/calendar year, max. 3 hours per day	Max. CHF 27/hour max. CHF 3,600/calendar year, max. 3 hours per day	Max. CHF 34/hour max. CHF 4,500/calendar year, max. 3 hours per day	As per Combined/Combined+ insurance level
Prevention	Check-up 90% max. CHF 300/2 calendar years	Check-up 90% max. CHF 500/2 calendar years	Check-up 90% max. CHF 700/2 calendar years				As per Combined/Combined+ insurance level

4) For maternity benefits under supplementary insurance, there is a waiting period of 360 days from initiation of the contract.

SCOPE OF BENEFITS	Combined 1+ general	Combined 2+ semi-private	Combined 3+ private	Combined 1 general	Combined 2 semi-private	Combined 3 private	Combined Kobe (Combined with cost contribution)
Promotion of health	CHF 100/calendar year for fitness subscriptions [3]	CHF 200/calendar year for fitness subscriptions [3]	CHF 300/calendar year for fitness subscriptions [3]				As per Combined/Combined+ insurance level
Transport and rescue costs	Unlimited worldwide	Unlimited worldwide	Unlimited worldwide	Max. CHF 10,000 within three calendar years	Max. CHF 10,000 within three calendar years	Max. CHF 10,000 within three calendar years	As per Combined/Combined+ insurance level
Search and rescue operations	Max. CHF 10,000 per event	Max. CHF 10,000 per event	Max. CHF 10,000 per event	Max. CHF 10,000 per event	Max. CHF 10,000 per event	Max. CHF 10,000 per event	Max. CHF 10,000 per event
Orthodontic corrections	90%, max. CHF 10,000/calendar year for children up to the age of 20	90%, max. CHF 15,000/calendar year for children up to the age of 20	90%, max. CHF 20,000/calendar year for children up to the age of 20	90%, max. CHF 3,000/calendar year for children up to the age of 20	90%, max. CHF 4,000/calendar year for children up to the age of 20	90%, max. CHF 5,000/calendar year for children up to the age of 20	As per Combined/Combined+ insurance level
Stays abroad	Full cover for outpatient and inpatient treatment worldwide in addition to basic insurance benefits	Full cover for outpatient and inpatient treatment worldwide in addition to basic insurance benefits	Full cover for outpatient and inpatient treatment worldwide in addition to basic insurance benefits	max. CHF 50,000 towards outpatient and inpatient treatment costs in addition to basic insurance benefits	Max. CHF 75,000 towards outpatient and inpatient treatment costs in addition to basic insurance benefits	Max. CHF 100,000 towards outpatient and inpatient treatment costs in addition to basic insurance benefits	As per Combined/Combined+ insurance level
24h emergency number	Health advisors and doctors are available around the clock. Within and outside Switzerland	Health advisors and doctors are available around the clock. Within and outside Switzerland	Health advisors and doctors are available around the clock. Within and outside Switzerland	Health advisors and doctors are available around the clock. Within and outside Switzerland	Health advisors and doctors are available around the clock. Within and outside Switzerland	Health advisors and doctors are available around the clock. Within and outside Switzerland	Health advisors and doctors are available around the clock. Within and outside Switzerland

3) We reimburse annual, semi-annual and quarterly subscriptions.

This is a summary of the scope of benefits.
A complete list of all benefits can be found in the Health Care Benefits Ordinance (KLV) of the Federal Department of Home Affairs (FDHA), the General Terms and Conditions of Insurance and the Supplementary Terms and Conditions of Sumiswalder.

SAVINGS OPTION 1:

Increasing the deductible
With a higher deductible, adults receive a discount of up to 40%, and children a discount of up to 45%. Choose from the following options:

Adults/young people

Deductible	Max. premium reduction per year	
	in %	in Swiss francs
CHF 300		
CHF 500	3%	160
CHF 1,000	10%	560
CHF 1,500	15%	960
CHF 2,000	25%	1,360
CHF 2,500	40%	1,760

Children

Deductible	Max. premium reduction per year	
	in %	in Swiss francs
CHF 0		
CHF 100	5%	80
CHF 200	10%	160
CHF 300	15%	240
CHF 400	25%	320
CHF 500	35%	400
CHF 600	45%	480

SAVINGS OPTION 2:

Alternative insurance model
In addition to basic insurance with a free choice of doctor, Sumiswalder offers two other insurance models:
General practitioner model 8% discount
sumis24Telmed 8% discount

SAVINGS OPTION 3:

Exclude accident cover
Are you in employment with a weekly working time for an employer of at least eight hours? If so, you can exclude accident cover from your basic insurance and save 7% on your premiums.

SAVINGS OPTION 4:

Discount for annual payment
Annual premium payment = 1% discount; discount is calculated from the net premium. After deduction of the premium reduction.

SAVINGS OPTION 5:

Premium reduction
Check if you are eligible for subsidies.
Please contact the municipal administration for further information.

SAVINGS OPTION 6:

Family discount
Premiums for the Supplementary and Complementary health insurance are free from the second child if there is a family policy and your basic insurance is also with Sumiswalder.

SAVINGS OPTION 7:

No-claims discount
For Combined insurance, we grant a discount of 5% up to a maximum of 30% if there are no claims in a year.

You can choose between three models for basic insurance:

Standard
Traditional basic insurance with a free choice of doctor.
You always choose which doctor you want to see.

General practitioner model
You select your GP from a list. This doctor is usually the first person you consult. If necessary, you will be referred to specialists. This does not apply to emergencies, preventive check-ups with gynaecologists or ophthalmological treatment.
8% premium discount

sumis24Telmed
In the event of initial consultations, please contact Medi24 by telephone. Medi24 is a competent team of doctors supported by trained nursing staff who provide you with medical advice around the clock, 365 days a year and discuss the next steps with you.
8% premium discount