

# Special Terms and Conditions for SUPRAcare Insurance

**RU**

RUSU01-E3 – Edition: 01 Apr 2016

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### Art. 1 Insurance model

SUPRAcare insurance is a special form of compulsory health coverage with a limited choice of healthcare providers within the meaning of Article 41 of the Federal Law on Health Insurance (LAMal/KVG) and Articles 99 to 101 of the Ordinance on Health Insurance (OAMal/KVV).

### Art. 2 Eligibility

1. SUPRAcare insurance may be contracted by any person domiciled in the areas where it is offered by the Insurer.
2. Coverage may be contracted at any time effective on the first day of a month, as long as the legal deadline for changing insurance models is taken into consideration.

### Art. 3 Termination

1. Transfer to another form of insurance and a change of insurer are possible at the end of any calendar year subject to due notice in accordance with the time limits set in Article 7(1) and (2) of LAMal/KVG.
2. Coverage under SUPRAcare ends when the insured transfers his domicile to an area where SUPRAcare is not offered by the Insurer. In this case, the insured is transferred, depending on his deductible, to an ordinary health insurance plan or to a plan with an optional deductible, effective the first day of the month following the transfer of domicile.

### Art. 4 Principle of the insurance

1. SUPRAcare insurance is based on the principle of the general practitioner. The general practitioner provides basic treatment, coordinates treatment follow-up and guides the insured where necessary to other providers of medical services.
2. The Insurer covers the cost of the services administered and prescribed or referred by the general practitioner.

### Art. 5 Obligations of the insured

1. The insured shall choose a general practitioner among the doctors authorised to practice in Switzerland under the LAMal/KVG and communicate this information to the Insurer. If no general practitioner was appointed when entering the insurance, the first healthcare provider who meets the above criteria and who is contacted by the insured will be considered as his general practitioner, unless otherwise stated by the insured.
4. In the event of medical necessity, except in emergencies and in specific cases defined in Article 6 below, the insured undertakes to contact first of all the general practitioner chosen in accordance with paragraph 1.
3. Before contacting another doctor or healthcare provider, the insured shall request the prior consent of his general practitioner and shall remit to the Insurer a referral certificate signed by his general practitioner confirming that the latter prescribed the treatment.
5. The insured may change general practitioner only with prior consent of the Insurer.

### Art. 6 Deviations from the insurance principle

The insured is released from his obligation to first contact his general practitioner in the following cases:

1. In case of emergency:  
Emergency means when the insured himself or a third party deems that his condition is life-threatening, or that it requires immediate medical attention.
2. During holidays or trips abroad
3. For the following medical services:
  - ophthalmology treatment
  - gynaecological check-ups and treatment
  - pregnancy and childbirth treatment
  - dental treatment covered by compulsory health insurance.

## **Art. 7 Non observance of insurance principles**

If the insured breaches his obligations under Article 5(1) above, he will not be able to apply for benefits from the Insurer, subject to Article 6 of these regulations.

## **Art. 8 Premiums**

A rebate may be given on SUPRAcare insurance coverage compared with normal health insurance or insurance with optional deductible.

## **Art. 9 Withdrawal or change in insurance model**

The Insurer may decide to withdraw the SUPRAcare insurance model. In that case, the insured will be transferred, depending on his level of deductible, to a normal health insurance or a health insurance with an optional deductible.

## **Art. 10 Effective date**

These regulations and the supplemental executory provisions for compulsory health insurance in accordance with LAMal/KVG (CGA) come into effect on 1 April 2016. These regulations may be amended at any time by the Insurer.