

## Special Terms and Conditions for Alterna Supplemental Health Insurance

**SA**

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### Contents

<b>Art. 1</b>	Purpose of the insurance	<b>Art. 5</b>	Insured benefits
<b>Art. 2</b>	Eligibility	<b>Art. 6</b>	Entitlement to benefits
<b>Art. 3</b>	Termination	<b>Art. 7</b>	Premiums
<b>Art. 4</b>	Risks covered	<b>Art. 8</b>	Combination discount

The following provisions are subject to the General Terms and Conditions for Supplemental Health and Accident Insurance (CGC), whose edition is specified in the insurance policy.

### Art. 1 Purpose of the insurance

The purpose of this insurance is to provide the insured person with specific supplemental benefits over and above compulsory health insurance benefits within the meaning of the Federal Law on Health Insurance (LAMal/KVG).

### Art. 2 Eligibility

Alterna insurance can be taken out by anyone living in Switzerland without age limit.

The insurance is concluded for at least one insurance term in accordance with Art. 12 of the general terms and conditions of insurance. It is then tacitly renewed from year to year.

### Art. 3 Termination

After an insurance term, the policyholder may terminate the insurance for the end of a calendar year, subject to three months' advance notice.

### Art. 4 Risks covered

Benefits provide illness, accident and maternity coverage.

### Art. 5 Insured benefits

The insurer will reimburse the cost of the following therapies provided they are administered by doctors recognised within the meaning of LAMal/KVG.

Before each treatment, the insured shall verify that the practitioner who is to attend him is recognised by the insurer.

#### 1. List of recognised therapies

##### Naturopathy:

acupuncture, auriculotherapy, bioresonance, electroacupuncture, homeopathy, magnetotherapy, Chinese medicine, phytotherapy, neural therapy.

##### Manipulation techniques:

etiopathy, anthroposophic medicine, mesotherapy, ortho-

bionomy, osteopathy, Autogenic training.

##### Psychotherapy:

bio-energetics, medical hypnosis, rebirthing, sophrology, eye movement desensitization therapy (EMDR).

The insurer covers 80% of cost of treatments administered according to the above methods.

#### 2. Non-reimbursable drugs

Non-reimbursable drugs prescribed within the 20 above-mentioned treatments are covered for 80% of the costs, up to CHF 2,000 per year.

Non-reimbursable drugs are drugs that have been authorised by Swissmedic but that appear neither on the list of pharmaceutical products for special application (LPPA/LPPV) nor on the list of specialty drugs (LS/SL). Non-reimbursable drugs are also drugs on the LS/SL list which have been prescribed for an indication other than that provided for by the limitation.

Drugs on the LPPA/LPPV list are excluded.

### Art. 6 Entitlement to benefits

1. The insured is entitled to benefits as soon as the insurance policy comes into effect.

2. Benefits are payable according to treatment dates. Costs incurred after entitlements are exhausted (benefits subject to reimbursement ceilings) cannot be carried forward to the next year.

### Art. 7 Premiums

An insured person who reaches the last year of his age group is automatically transferred into the next age group at the beginning of the following calendar year. The applicable age groups are:

- from 0 to 18;
- from 19 to 25;
- from ages 26 to 71, age groups are graduated in five-year brackets.

## **Art. 8 Combination discount**

1. If certain benefits are also covered by other supplemental insurance product(s) concluded with the insurer, a combination discount on the Alterna insurance premium may be granted.
2. The supplemental insurance products for which a combination discount may be granted are listed in the pre-contractual information documents provided to the Applicant in accordance with Art. 3 LCA/VVG.
3. The combination discount shall be withdrawn as soon as the conditions for granting it as set out in paragraph 1 are no longer met.
4. The insurer may change or cancel these discounts in accordance with Art. 29 of the general terms and conditions of insurance (CGC).