

Overview of benefits

The purpose of this annex is to provide an overview of the main differences between your current insurance product and the one offered for free transfer.

Insurance for outpatient treatment APEL (ELAM01)	Supplemental health insurance (SCGA01)
Current coverage	Suggested new coverage

Benefits

The catalogue of insurance benefits for supplemental healthcare is similar for APEL (ELAM01) and supplemental health insurance (SCGA01) insurance products. There are differences in the coverage of some benefits.

A non-exhaustive list is presented below.

Insurance for outpatient treatment APEL (ELAM01), levels 1 and 2	Supplemental health insurance SCGA01, level 2
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Non-reimbursable drugs

APEL, levels 1 and 2: 80%, max. CHF 2,000/calendar year	SC, level 2: 90%, max. CHF 800/calendar year
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Transport costs

APEL, level 1: CHF 1,000/calendar year APEL, level 2: CHF 2,000/calendar year	SC, level 2: 80%, max. CHF 1,000/calendar year
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Alternative medicine

APEL, level 1: 50%, max. CHF 500/calendar year* APEL, level 2: 50%, max. CHF 1,000/calendar year* 80%, max. CHF 1,000/calendar year	SC, level 2: CHF 70/session, max. CHF 2,000/calendar year
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* only acupuncture and homeopathy

Medical aids and appliances

APEL, level 1: CHF 200/calendar year APEL, level 2: CHF 400/calendar year	SC, level 2: 90%, max. CHF 300/calendar year
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Glasses and contact lenses

APEL, level 1:

CHF 100 every 3 years for adults
CHF 100 per calendar year for children

APEL, level 2:

CHF 150 every 3 years for adults
CHF 100 per calendar year for children

SC, level 2:

CHF 100 every 3 years

**Insurance for outpatient treatment
APEL (ELAM01), levels 3 and 4**

**Supplemental health insurance
SCGA01, level 3**

Non-reimbursable drugs

APEL, levels 3 and 4:

80%, max. CHF 2,000/calendar year

SC, level 3:

90% of costs

Transport costs

APEL, levels 3 and 4:

CHF 3,000 per calendar year

SC, level 3:

80%, max. CHF 2,500/calendar year

Alternative medicine

APEL, level 3:

80%, max. CHF 1,000/calendar year*
80%, max. CHF 2,000/calendar year

APEL, level 4:

80%, max. CHF 1,000/calendar year*

* only acupuncture and homeopathy

SC, level 3:

CHF 70/session, max. CHF 3,000/calendar year

Medical aids and appliances

APEL, levels 3 and 4:

CHF 500/calendar year

SC, level 3:

90%, max. CHF 1,000/calendar year

Glasses and contact lenses

APEL, levels 3 and 4:

CHF 200 every 3 years for adults
CHF 100 per calendar year for children

SC, level 3:

CHF 150 every 3 years