

# Comparison of benefits

The purpose of this annex is to present the differences in coverage between your current insurance product and the one suggested.

Benefits	Current coverage	Suggested new coverage
	VA-Outpatient supplemental insurance Module B – extended option  <i>General terms and conditions VAAM01</i>	GO-Global Solution-Supplemental insurance for outpatient and inpatient treatment, Level 2 with Extended benefits option  <i>Special terms and conditions GOAM04</i>
Hospitalisation	General ward throughout Switzerland	General ward throughout Switzerland
Emergency transport	Unlimited amount	90% of costs
Preventive check-up with a doctor	CHF 300 per calendar year	90% of costs, max. one check-up every three years
Glasses and contact lenses	CHF 200 per calendar year	CHF 300 every three years
Medical aids and appliances	70% of costs, up to CHF 1,500 per calendar year Coverage of all medical aids excluded from compulsory insurance, on medical prescription (except hearing aids, dental appliances and prosthetics, shoes).	90% of costs, up to CHF 1,000 every three years Coverage of medical aids and orthopaedic appliances, according to the list issued by the insurer.
Alternative medicine	80% of costs (osteopathy and etiopathy) 75% of costs (other medicines)	60% of costs
Non-doctor psychotherapists and independent psychologists	60 one-hour sessions in a period of two years, at the rate of CHF 20 per 15 minutes.	90% of costs, up to CHF 1,200 per calendar year The service provider must be recognised by an association.
Dental benefits	50% of costs, up to CHF 5,000 per calendar year (therapeutic orthodontics up to 18 years of age, excluding cases covered by the Disability Insurance AI/IV) CHF 200 per calendar year (dental treatments up to 18 years)	50% of costs, up to CHF 2,000 per calendar year (orthodontics and dental treatments up to 18 years) 50% of costs, up to CHF 500 per calendar year (orthodontics and dental treatments as from 19 years)
Non-reimbursable drugs and restricted drugs	90% of costs, up to CHF 40,000 per calendar year	90% of costs
Convalescence cures in Switzerland	CHF 80 per day, maximum 21 days per calendar year	50% of costs, up to 30 days per calendar year
Marine cures	CHF 50 per day, maximum 21 days per calendar year	50% of costs, up to 30 days per calendar year
Home help	70% of costs, up to CHF 1,000 per calendar year (public or private organisation)	50% of costs, up to CHF 1,500 per calendar year (public organisation approved by the insurer)
Breastfeeding allowance	CHF 300 per child	CHF 100 per child

<b>Benefits</b>	<b>Current coverage</b> VA-Outpatient supplemental insurance Module B – extended option  <i>General terms and conditions VAAM01</i>	<b>Suggested new coverage</b> GO-Global Solution-Supplemental insurance for outpatient and inpatient treatment, Level 2 with Extended benefits option  <i>Special terms and conditions GOAM04</i>
Emergency treatments abroad	80% of costs, up to CHF 10,000 per calendar year	Up to CHF 100,000 per calendar year
Alcohol detoxification cures	No benefits	CHF 100 per day, maximum 30 days per calendar year
Vaccinations	No benefits	90% of costs
Second opinion	No benefits	90% of costs
Preventive healthcare services	No benefits	50% of costs, up to CHF 200 per calendar year
Ultrasound scans in case of pregnancy	No benefits	CHF 150 per pregnancy
Childbirth preparation classes	No benefits	CHF 150 per pregnancy