

## Special Terms and Conditions for Vitalis supplemental insurance

**SP**

SPAM01-E5 – Edition: 01 Sep 2010

### Table of Contents

<b>Art. 1</b>	Acceptance conditions	<b>Art. 8</b>	Palliative care
<b>Art. 2</b>	Entitlement to benefits	<b>Art. 9</b>	Co-insurance amounts
<b>Art. 3</b>	Marine cures and convalescence	<b>Art. 10</b>	Cost-saving measures
<b>Art. 4</b>	Home help	<b>Art. 11</b>	Premium
<b>Art. 5</b>	Transport and rescue	<b>Art. 12</b>	Double insurance
<b>Art. 6</b>	Disability medical aids and appliances		
<b>Art. 7</b>	Prevention		

These provisions are subject to the General Terms and Conditions for Supplemental Health and Accident Insurance (CGC), under the Federal Law on Insurance Contracts (LCA/VVG), version of 1 September 2010, of Mutuel Assurances SA.

### Art. 1 Acceptance conditions

Vitalis insurance is open to all persons up to their 60th birthday.

### Art. 2 Entitlement to benefits

Benefits payable under this insurance are supplemental to compulsory insurance benefits.

Vitalis insurance covers the following benefits, subject to the amounts specified in these Special Terms and Conditions:

- marine or convalescence cures;
- home help;
- transport and rescue costs;
- disability medical aids and appliances;
- preventive health care;
- palliative care.

### Art. 3 Marine cures and convalescence

- For marine cures and cures intended to secure full recovery from a sickness, or for convalescence cures after serious diseases, insureds will be granted an allowance of CHF 50 per day up to a maximum ceiling of CHF 1,500 per calendar year provided the cure is medically necessary.
- Marine and convalescence cures must be taken in Switzerland in marine cure establishments or cure and convalescence homes run by medical staff and recognised by the Insurer, by the Concordat des assureurs-maladie suisses (CAMS) or by the Conférence suisse d'assureurs-maladie et accident (COSAMA).
- An application accompanied by a medical prescription must be filed with the Insurer at least 20 days before the start of the cure.

### Art. 4 Home help

- If home help is medically required because of an insured sickness or accident, 50% of the relevant certified costs will be reimbursed up to a maximum ceiling of CHF 500 per calendar year.
- For the purpose of these Special Terms and Conditions, home help means any person employed by an official institution (medical and social centres, for example) who does the housework instead of the insured.

### Art. 5 Transport and rescue

- 80% of the cost of medically required emergency transport to the nearest doctor or hospital will be covered up to a maximum ceiling of CHF 1,000 per calendar year.
- 80% of rescue costs will be reimbursed up to a ceiling of CHF 1,000 per calendar year.
- 80% of the cost of medically required transport enabling the insured to receive hospital treatment will be reimbursed up to a maximum ceiling of CHF 2,500 per calendar year.
- The above-mentioned transport services must be provided by a cantonally-licensed organisation recognised by the Insurer.

### Art. 6 Disability medical aids and appliances

- Medically prescribed disability aids and appliances are reimbursed up to CHF 300 per calendar year.
- The Insurer's list of disability medical aids and appliances is decisive for reimbursement.

## **Art. 7 Prevention**

The Insurance covers:

- a. the actual cost of the necessary vaccinations before a trip abroad;
- b. preventive health care measures (check-ups) carried out once a year by a recognised doctor;
- c. back school courses delivered by centres or associations which are recognised by the cantons or the Insurer, within a maximum ceiling of CHF 200 per calendar year.

## **Art. 8 Palliative care**

1. The Insurer will pay a contribution towards the cost of palliative care; palliative care means all medical and nursing techniques for persons at the end of life delivered at home by duly qualified personnel under the authority of an institution recognised by the Insurer.
2. In each case, an application must be filed in advance with the Insurer who will decide on the scope of the contribution. The contribution will be set taking into account all the costs involved in treating the insured at home. The contribution can represent up to 90% of the hospital costs for chronically or acutely ill patients in a general ward of a hospital in the insured's canton of residence.

## **Art. 9 Co-insurance amounts**

For disability medical aids and appliances, marine and convalescence cures and preventive measures, the insured is required to pay 10% co-insurance.

No co-insurance is due in respect of other benefits.

## **Art. 10 Cost-saving measures**

Are deemed non-economical all medical or other acts which overstep the interests of the insured and go beyond the purpose of the treatment. The Insurer reserves the right to reduce benefits where it deems such a reduction is justified.

## **Art. 11 Premium**

The premium is the same for all insureds.

## **Art. 12 Double insurance**

In the event of double insurance, where benefits such as marine and convalescence cures, home help, transport and rescue costs, disability medical aids and appliances and preventive health care measures (vaccinations and Elisa or HIV tests) are covered under both the compulsory health insurances SC and SB and the Vitalis insurance (SP), the Vitalis coverage takes precedence.