

Comparison of benefits

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

Current coverage	Suggested new coverage
<p>HC-Supplemental insurance in the event of hospitalisation, semi-private or private ward (Modera or Integra option)</p> <p><i>Special terms and conditions HCAMCV</i></p>	<p>HC-Supplemental insurance in the event of hospitalisation, semi-private or private ward</p> <p><i>Special terms and conditions HCGA01</i></p>

These two insurance products ensure coverage in the event of hospitalisation. There are differences in insurance coverage. A non-exhaustive list is presented below.

Insured risks	Insured risks
Illness and accident (maternity excluded)	Illness, accident and maternity
Scope and duration of hospitalisation benefits	Scope and duration of hospitalisation benefits
<p>The insurance covers stays in a semi-private or private ward, depending on the option (Integra or Modera) chosen by the insured person.</p> <p>Benefits are paid for a maximum of 90 days per case of hospitalisation.</p> <p>Benefits are reduced by half (50% coverage) in the event of a stay for psychiatric care.</p> <p>In case of an emergency abroad, the costs will be covered up to the amount the treatment would have cost in Switzerland.</p> <p>In the event of hospitalisation of more than seven days, the insured person will contribute CHF 100 per day of hospitalisation up to a maximum of CHF 1,500 per year (only for the Modera option).</p>	<p>The insurance covers stays in a semi-private or private ward, depending on the option chosen by the insured person.</p> <p>Benefits are paid for up to 90 days of hospitalisation during a calendar year.</p> <p>The duration of benefits in a psychiatric facility is limited to 60 days* per calendar year. (*deducted from the 90-day period)</p> <p>In the event of an emergency abroad, the insurer will pay the following benefits for a maximum of 60 days* per calendar year:</p> <ul style="list-style-type: none"> • semi-private ward: CHF 1,000/day max. • private ward: CHF 1,500/day max. <p>(*deducted from the 90-day period)</p> <p>No co-payment by the insured person in the event of a hospital stay of more than seven days.</p>

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<p style="text-align: center;">Other benefits insured</p> <p>Marine cures - Convalescence cures Semi-private ward: CHF 40/day Private ward: CHF 50/day</p> <p>Transport costs Up to CHF 1,000 per case</p> <p>Private care fees CHF 100 per day or night, up to a maximum of CHF 500 per hospitalisation CHF 50 per day or night, up to a maximum of CHF 250 per hospitalisation for young children whose state of health requires the continued presence of the father or mother, or of a close relative.</p>	<p style="text-align: center;">Other benefits insured</p> <p style="text-align: center;">No coverage for these benefits.</p>