



You don't age with Assura!  
From age 26, Assura guarantees to  
maintain the age of entry

*ASSURA*

Summary of benefits

**Insuree's participation**

- Initial annual deductible at insuree's discretion.
- 10% share max. CHF 350 per year for children and CHF 700 for adults.
- 20% share for pharmaceuticals when a generic product is available.

Variable rate of compensation, depending on the annual deductible chosen for compulsory healthcare insurance.

**annual deductible**

Adult	Child	Compensation rate
CHF 1'500 and above	CHF 400 and above	100%
CHF 1'000	CHF 0 to CHF 300	80%
CHF 300 or CHF 500		60%

**Release from premium payments if the head of family is made redundant**

After a 90 day waiting period, the premiums for the LCA categories concluded simultaneously with the present category are settled by Assura SA; this includes premiums for members of family living in the same household.

**Hospital care**

**Hospital treatment and admissions**

Cover in the general ward of public hospitals in the canton of residence (cantonal and district hospitals).

Cover in the general ward of all public hospitals in Switzerland including semi-hospital or outpatients treatment, with no limitation as to time and free choice of doctor.

**Home help from an assistance service**

CHF 50 per day, 30 days per year, from the 1st day of hospital admission to the 10th day after discharge from the establishment.

**Special carer**

CHF 1000 per year

**Accompanying a child**

CHF 70 per day, 10 days a year for accommodation costs of the accompanying person billed by the hospital.

**Child care up to age 15 provided by an official agency**

CHF 70 per day, 21 days a year for children of an insured adult who has been admitted to hospital.

**Outpatient's treatment and special benefits**

**Outpatient's treatment and special benefits**

Cover in the canton of residence or place of work of the insuree.

Payment of the difference in tariff outside the canton of residence.

**Alternative therapies**

Acupuncture by an FMH physician.

Cover for alternative therapies with **Medna** and **Natura**.

**Pharmaceuticals**

Based on the list of pharmaceuticals with tariffs (LMT) and the list of specialties (LS), including generics, on medical prescription.

CHF 50,000 throughout the contract for vital pharmaceuticals without equivalent in LS, on medical prescription.

**Auxiliary resources**

Based on list of resources and appliances (LiMA), on medical prescription.

CHF 500 per year for medical appliances or orthopaedic articles on medical prescription.

**Dental care**

If required after a serious illness or as an accident sequel (see exhaustive list in Chapter 5 OPAS).

CHF 1500 per year after deduction of the CHF 500 annual deductible according to the SSO tariff. Additional cover and annual deductible reduced by 50% for minors with **Denta Plus**.

**Transport and rescue**

In Switzerland, 50% of the invoiced amount;  
for transport: CHF 500 per year;  
for rescue: CHF 5000 per year.

In Switzerland, 100% of the amount billed: no limit for transport; for rescue: CHF 20,000.

Cover abroad possible with **Mondia**.

**Emergencies abroad**

Based on bilateral agreements for the EU and EFTA. For other countries, up to twice the tariff applicable in the canton of residence.

Cover based on tariff applied in Switzerland. Possibility of covering the excess tariff with **Mondia**.

**School assistance by a qualified person**

CHF 50 per day, max. CHF 3000 per year, when the minor insuree who is ill or victim of an accident cannot follow the school syllabus for one month.

**Home care to avoid hospital admission**

Based on statutory benefits.

CHF 200 per day, 21 days a year, on medical prescription.

**Spa treatment on medical prescription**

In Switzerland, CHF 10 per day, 21 days per year for accommodation costs. Plus treatment costs.

In Switzerland: CHF 1000 per year for costs and treatments. Abroad: CHF 500 per year, if the complaint cannot be treated in Switzerland.

**Convalescence on medical prescription**

In Switzerland, CHF 40 per day, 21 days a year.

**Spectacle lenses and contact lenses**

CHF 180 per period of 5 years for adults and CHF 180 per year for children on medical prescription. Exception: more extensive benefits based on section 25 LiMA.

CHF 100 per year, can be accumulated over several years to reach a total of CHF 500.

**Corrective sight surgery**

CHF 100 per year; can be accumulated over several years to reach a total of CHF 500.

priveco (2 beds)  
priveco plus (1 bed)

Hospital insurance in private ward of a public or subsidised establishment.

optima (2 beds)

Hospital insurance in a private ward or in a clinic with limited choice of establishment.

ultra (1 bed)

Hospital insurance in private ward or in a clinic with free choice of establishment.

### Hospital admission

<b>Treatment and stays in hospital</b>	Cover for unlimited period in <b>public establishments or those subsidised by the public authorities</b> in the canton of residence (consult Assura SA before admission to hospital).	Cover for unlimited period with free choice of physician in <b>establishments approved by Assura SA</b> (consult Assura SA before admission to hospital).	Cover for an unlimited period with free choice of physician in <b>all establishments approved</b> by the hospital plans drawn up by the cantons (consult Assura SA before admission to a hospital).
<b>Treatments and stays in an establishment not recognised by Assura SA</b>	Treatment: CHF 300/day Stay: Priveco: CHF 200/day Priveco Plus: CHF 300/day	Treatment: CHF 300/day Stay: CHF 200/day	Full cover for all approved establishments in Switzerland.
<b>Stays in a lower ward category</b>	CHF 100 per day, max. CHF 1000, paid to the insuree who chooses the general ward of a public hospital.	CHF 100 per day, max. CHF 1000, paid to the insuree who chooses the general ward of a hospital.	CHF 150 per day, max. CHF 1500 paid to the insuree who chooses the general ward of a public hospital. CHF 50 per day, max. CHF 500 if he chooses an establishment approved within the <b>Optima</b> and <b>Optima Plus</b> categories.
<b>Special care</b>		CHF 500 per year.	CHF 1000 per year.
<b>Treatments and stays abroad</b>		By prior agreement of Assura SA, payment when the tariff abroad is less than that applied in the canton of residence.	By prior agreement of Assura SA, payment when the tariff abroad is less than that applied in the canton of residence.

### Special benefits

<b>Emergencies abroad</b>	For foreign stays, max. 45 consecutive days: organisation of care, ambulance transport, repatriation, advance on expenses, search and rescue up to CHF 10,000, visit by a close member of family, administrative assistance etc. Emergency number available round the clock. Cover according to the tariff applied in Switzerland. Possibility of covering the amount in excess of the Swiss tariff and of extending the period of cover with <b>Mondia</b> .
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## hospita

Capital insurance for hospital treatment valid worldwide

Insured capital	Monthly premium
CHF 500	from CHF 3
CHF 1'000	from CHF 6
CHF 1'500	from CHF 9
CHF 2'000	from CHF 11
CHF 2'500	from CHF 13
CHF 3'000	from CHF 14

Supplementary capital of CHF 1000 (CHF 500 for minors) allocated if the insuree benefiting from **Priveco**, **Optima** or **Ultra** cover chooses to be admitted to the general ward of a public establishment. The capital sum is paid once each year for hospital admission lasting for more than 24 hours. However, this sum is not paid for hospital stays caused by an illness falling within the scope of LAA, LAI or LAM compulsory care.

## denta plus

### Dental care insurance

<b>Admission</b>	Dental questionnaire: compensation of up to CHF 100 if affiliation to this category.
<b>Prophylactic treatment</b>	Dental check-up and descaling from the second year of insurance, CHF 80 per year without any annual deductible or contribution.
<b>Bonus</b>	Annual deductible not applicable after 5 years without benefits. Prophylactic costs do not influence the grant of a bonus.
<b>Orthodontics</b>	Fees and appliances: up to age 20, 80% of a maximum invoice of CHF 500 per full elapsed year can be accumulated over several years until a maximum sum of CHF 10,000 is reached.
<b>Outpatient's treatment</b>	Diagnostic and therapeutic measures: 80% of maximum billing of CHF 15,000 per year after deduction of the CHF 500 annual deductible (CHF 250 for minors).
<b>Technical services</b>	Making of crowns, bridges and prosthetics: 80% of a maximum bill of CHF 1000 per year.
<b>General anaesthetic</b>	Up to age 6: costs of general anaesthetic required for medical reasons.

*The above benefits are covered by the SSO tariff.*

*If taken out with Complementa Maxi, the dental care benefits in the two categories are accumulated and the annual deductible charged once only.*

## denta

Information at [www.assura.ch](http://www.assura.ch)

# mondia

## Travel and holiday insurance

In the event of an emergency while abroad, for max. 45 consecutive days:

- Full cover of treatment costs, including amounts in excess of the rates charged in Switzerland
- Refund of insuree's contributions in EU and EFTA member countries
- Ambulance transport

### Monthly premium

Adults	Children
CHF 7.–	CHF 5.60 (discount for minors 20% inclusive)

Cover possible for stays amounting to more than 45 days with the prior agreement of Assura SA.

# medna

Insurance covering costs of alternative medicine provided by physicians who have taken specific training.

### 5 recognised therapies

- Anthropomorphic medicine
- Chinese medicine
- Homeopathy
- Neural medicine
- Phytotherapy

### Treatments and pharmaceuticals

After deduction of an annual deductible of CHF 200

- **Medical treatments:** CHF 80 per session
- **Pharmaceuticals** (registered by Swissmedic): 80% of price up to CHF 2000 per year on medical prescription

### Monthly premium

Adults	Children
CHF 5.–	CHF 1.60 (discount for minors: 20% inclusive)

If taken out with **Natura**: the annual deductible is charged once only and we offer a discount of around 50% on the **Medna** premium.

# natura

Insurance for alternative medicine provided by recognised therapists

**23 recognised therapies** (please consult the list of recognised associations and therapists available from Assura SA)

- Acupressure
- Acupuncture
- Aromatherapy
- Lymphatic drainage
- Etiopathy
- Facial therapy – pulsology
- Homeopathy
- Iridology
- Kinesiology
- Chinese medicine
- Mesotherapy
- Ortho-bionomy
- Osteopathy
- Phytotherapy
- Reflexology
- Serocytotherapy
- Shiatsu
- Curative sophrology
- Sympatico-therapy
- Cranio-sacral therapy
- Neural therapy

Only by prior medical prescription:

- Curative eurythmics
- Eutonia

### Consultations

Up to 30 minutes: CHF 50  
Per extra 15 minutes: CHF 20  
12 sessions per year, maximum charge per session:  
• First consultation/health check-up: CHF 130  
• Further sessions: CHF 110

### Laboratory examinations and prescribed remedies

Annual maximum: CHF 800

### Insuree's participation

Annual deductible: CHF 200  
10% share of balance after deduction of the annual deductible

### Bonus

Cancellation of the annual deductible after 5 years without benefits.

If taken out with **Medna**: the annual deductible is charged once only and we offer a discount of around 50% on the **Medna** premium.



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## previsia

Lump sum insurance in the event of death and disability following an accident, valid worldwide.

	Capital on death	Capital on disability	Monthly premium
<b>Adults aged 19 to 65</b>	CHF 10'000.–	CHF 20'000.–	CHF 1.80
	CHF 20'000.–	CHF 40'000.–	CHF 3.60
	CHF 30'000.–	CHF 60'000.–	CHF 5.40
	CHF 40'000.–	CHF 80'000.–	CHF 7.20
	CHF 5'000.–	CHF 100'000.–	CHF 6.20
	CHF 20'000.–	CHF 100'000.–	CHF 7.20
	CHF 50'000.–	CHF 100'000.–	CHF 9.–
	CHF 50'000.–	CHF 200'000.–	CHF 15.–
	CHF 3'000.–	CHF 30'000.–	CHF –.60
	CHF 3'000.–	CHF 50'000.–	CHF –.90
	CHF 3'000.–	CHF 75'000.–	CHF 1.30
	CHF 3'000.–	CHF 100'000.–	CHF 1.70
	CHF 5'000.–	CHF 150'000.–	CHF 2.50

The disability capital rises to 350% above 25% disability.

## pecunia

Insurance covering a daily allowance for loss of earnings

- Cover adjusted to the insuree's needs
- Compensation of up to 100% of loss of earnings certified by the employer or for self-employed persons on the basis of their AVS declaration
- Right to benefit: 720 x insured sum
- Minimum waiting time: 30 days
- Premium can be reduced, depending on waiting time chosen
- Cover guaranteed up to AVS age

## previsia plus and previsia maxi

Lump sum insurance in the event of death and disability following an accident, and additional benefits, valid worldwide.

### Treatment costs and sundry costs

Hospital admission in private ward, alternative medicines, homecare, convalescence, dental care, plastic surgery, care of children, home help, auxiliary resources, search and rescue transport, material damage up to CHF 6000 etc.

### Insured capital sums

**Previsia Plus:** cover according to different fixed variants

Adult variants	1	2	3	4	5
Death capital	CHF 20'000.–	CHF 5'000.–	CHF 30'000.–	CHF 50'000.–	CHF 10'000.–
Disability capital	CHF 100'000.–	CHF 100'000.–	CHF 60'000.–	CHF 100'000.–	CHF 20'000.–
Hospital allowance (daily)	CHF 30.–	CHF 20.–	CHF 30.–	CHF 30.–	CHF 10.–
Allowance for loss of earnings (daily)	CHF 10.– to CHF 60.–	CHF 10.– to CHF 40.–	CHF 10.– à CHF 40.–	CHF 10.– à CHF 60.–	CHF 10.– to CHF 20.–

  

Child variants	6	7	8	9	10	16	17
Death capital	CHF 5'000.–	CHF 3'000.–	CHF 3'000.–	CHF 3'000.–	CHF 3'000.–	CHF 10'000.–	CHF 10'000.–
Disability capital	CHF 150'000.–	CHF 100'000.–	CHF 75'000.–	CHF 50'000.–	CHF 30'000.–	CHF 200'000.–	CHF 250'000.–
Hospital allowance (daily)	CHF 10.–	CHF 10.–	CHF 10.–	CHF 10.–	CHF 10.–	CHF 10.–	CHF 10.–

**Previsia Maxi:** completely free choice of amount of benefits

Death capital	from CHF 10'000.–	to CHF 300'000.–
Disability capital	from CHF 20'000.–	to CHF 400'000.–
Hospital allowance (daily)	from CHF 10.–	to CHF 100.–
Allowance for loss of earnings (daily)	from CHF 10.–	to CHF 200.–

The disability capital rises to 350% above 25% disability.

## previsia maladie

Lump sum insurance in the event of death and disability following an illness diagnosed after subscription, valid worldwide.

Lump sum of CHF 20'000.–, CHF 50'000.–, CHF 75'000.– or CHF 100'000.–

### Monthly premium for lump sum death and disability insurance of Fr. 20'000.–

Age groups	0-18	19-25	26-30	31-35	36-40	41-45	46-50	51-54
Men	CHF 3.60	CHF 4.–	CHF 4.–	CHF 5.20	CHF 8.20	CHF 13.40	CHF 21.80	CHF 35.60
Women	CHF 2.80	CHF 3.20	CHF 3.60	CHF 4.80	CHF 7.–	CHF 10.60	CHF 15.–	CHF 22.–

**Important:** the premiums are based on the tariff applicable to the corresponding age group and are adapted as the policy-holder reaches the age limit of his group, but at the earliest at the beginning of the following year.

## Discounts

### Discount for methods of payment

2%	for annual payment
1%	for half-yearly payment

### Discount for minors

20% on complementary insurance for minors if at least 2 people in the same family are insured with Assura SA (except for **Previsia** categories).

### Combination discount

In case of subscription to at least one of the supplementary categories listed in the following table, over and above **Complementa Maxi**, the following discounts are granted:

Complementa Maxi	CHF 2
Natura	CHF 4
Denta Plus	CHF 4
Hospita	up to CHF 2
Mondia	CHF 2
Optima	CHF 2
Ultra	CHF 2

If the **Medna** category is taken out together with the Natura category, a discount of around 50% of the **Medna** premium is granted.

Combination discounts are granted as long as the categories concerned are in force and covered by a single policy (one contract only).

This document is addressed to our English speaking clientele with the purpose to facilitate access to our insurance products. It is of a strictly informative nature. **Please note that Assura provides its services in French, German and Italian, but not in English.**

Legal obligations as well as the extent of benefits provided by Assura are determined exclusively on the basis of the general insurance conditions (CGA). These are available in French, German or Italian.



## You don't age with Assura!

### From age 26, Assura guarantees to maintain the age of entry.

Unlike most health insurers, Assura does not increase its premiums according to age. Therefore, you are not penalised over the years and your loyalty is rewarded.

## Important information

### Reimbursement

In health insurance, there are two different systems for the forwarding and payment of medical expenses.

- **The direct settlement system:** The bill is sent directly to the insurer who pays the health care provider. If the annual deductible has not been reached, the insured person then reimburses the insurer.

- **The "third party" guarantee system:** The patient pays the health-care provider and then requests the reimbursement from the insurer.

### Limiting administrative costs

As the amount of the bills is often lower than the amount of the annual deductible, we have chosen the "third party" guarantee system for the reimbursement of medication. This system allows you as an informed policy holder to carry out the first control of costs and avoid the purchase of medication which will eventually not be used.

Moreover, by grouping your bills and only sending them when the amount of the annual deductible has been exceeded, you are actively participating in the reduction of administrative costs - which in turn is reflected in our low insurance premiums - and guarantees still faster reimbursement.

### Participation towards costs

In addition to the annual deductible, the insured person assumes a 10% share of the balance of his costs, up to a maximum of CHF 700.- for an adult and CHF 350.- for a child. A 20% share may be charged for original pharmaceuticals when a generic equivalent exists. **We therefore recommend the use of generics.**

### Limitations of supplementary health care insurance

We wish to call your particular attention to the limitations of cover as described in articles 4.1.1 to 4.1.16 of our general terms and conditions for supplementary healthcare insurance.

### Terms

The terms "annual" or "per year" used in this document always refer to a calendar year.

This document is subject to changes of insurance conditions. The legal stipulations as well as the general and special conditions of insurance determine the right to benefits.