

Individual Health Insurance Comparison
for Mrs. Jane Doe

	Your current solution				Our recommendation		
Basic Insurance	Assura	Offer 1	Offer 2	Offer 3	Offer 4	Offer 5	
Model	Free Choice of Doctor	HMO	CallMed	General practitioner	HMO	General practitioner	
Alternativ & Ambulant	Assura	Offer 1	Offer 2	Offer 3	Offer 4	Offer 5	
	Alternative therapies (alternative medicine)	not insured	80% max. CHF 1'500.- per year	see below	see below	90% unlimited	Ambulant 75% unlimited, inpatient max. CHF 5'000.- per year
	...treatment by naturopath	see above	see above	80% max. CHF 300 per year	75% max. CHF 10'000.- per year	see above	see above
	...treatment by physiatrist	see above	see above	80% max. CHF 1'000.- per year (deductible CHF 300.- per year)	75% max. CHF 2'000.- per year	see above	see above
	Emergency treatment abroad	acc. basic insurance	90% unlimited	100% unlimited	90% unlimited	CHF 100'000.- per year	12 months unlimited
	Medicine not covered by statutory health insurance	CHF 50'000.- while contract period	90% unlimited	90% max. CHF 20'000.- per year	90% unlimited	90% unlimited	90% unlimited
	Glasses and contact lenses	max. CHF 100.- per year (cumulative)	max. CHF 150.- per year	CHF 80.- per year	max. CHF 300.- per year	CHF 200.- every 3 years	90% up to max. CHF 300.- per year
	Contribution for fitness abonnements	not insured	not insured	not insured	max. CHF 350.- per year	50% max. CHF 200.- per year	CHF 200.- per year
	Check-Up / preventive medical examination	acc. basic insurance	acc. basic insurance	acc. basic insurance	100% max. CHF 1800.- every 3 years	90% max. one check-up every 3 years	90% up to CHF 750.- per year
	Transportation costs	see below	100% unlimited	CHF 150'000.- per year, cost contribution CHF 100 per case	100% unlimited	see below	see below
	...in Switzerland	100% unlimited	see above	see above	see above	90% unlimited	max. CHF 100'000.- per year
	...abroad	not insured	see above	see above	see above	CHF 100'000.- per year	100% unlimited
	Search and rescue	see below	max. CHF 100'000.- per case	CHF 150'000.- per year, cost contribution CHF 100 per case	max. CHF 100'000.- per case	CHF 100'000.- per year	see below
	...in Switzerland	max. CHF 20'000.- per case	see above	see above	see above	see above	max. CHF 100'000.- per year
	...abroad	not insured	see above	see above	see above	CHF 100'000.- per year	100% unlimited
	Legal Protection Insurance for Patients	not insured	see below	see below	see below	not insured	see below
	...in Europe	see above	CHF 250'000.-	CHF 250'000.-	CHF 250'000.-	see above	CHF 250'000.-
	...outside of Europe	see above	CHF 50'000.-	CHF 50'000.-	CHF 50'000.-	see above	CHF 50'000.-
Hospitalisation insurance	Assura	Offer 1	Offer 2	Offer 3	Offer 4	Offer 5	
	General ward everywhere in Switzerland	insured, without cost contribution	insured, without cost contribution	insured, without cost contribution	insured, without cost contribution	insured, without cost contribution	insured, without cost contribution
	Semi-private ward everywhere in Switzerland	not insured	insured, without cost contribution	insured, without cost contribution	insured, without cost contribution	insured, without cost contribution	insured, without cost contribution
	Private ward everywhere in Switzerland	not insured	insured, 35% cost contribution max. CHF 2'000.-	insured, without cost contribution	insured, without cost contribution	insured, without cost contribution	insured, without cost contribution
	Bathing and rest cure	see below	CHF 80.- per day max. CHF 2'000.- per year	see below	CHF 160.- per day max. CHF 4'000.- per year	90% max. 30 days per year	CHF 200.- per day max. 21 days per year
	...Bathing cure	max. CHF 1'000.- per year	see above	CHF 30.- per day max. 21 days per year	see above	see above	see above
	...Rest cure	CHF 40.- per day max. 21 days per year	see above	CHF 50.- per day max. 21 days per year	see above	see above	see above
	Hospitalisation abroad	not insured	see below	see below	see below	see below	100% of costs, unlimited
	...in emergencies	see above	100% unlimited	100% unlimited	100% unlimited	CHF 100'000.- per year	see above
	...planned hospitalisations	see above	not insured	100% unlimited	max CHF 500'000.- per year	on request	see above (according to prior agreement)
Dental treatment	Assura	Offer 1	Offer 2	Offer 3	Offer 4	Offer 5	
	Dental treatments	80% max. CHF 15'000.- per year minus deductible	75% max. CHF 1'500.-	75% max. CHF 5'000.- per year	75% max. CHF 5'000.- per year minus deductible of	75% max. CHF 15'000.- per year	75% max. CHF 3'000.- per year
	Correction of misaligned teeth	Up to 20 age of living 80% max. CHF 500.- per year	75% max. CHF 1'500.-	75% max. CHF 5'000.- per year	75% max. CHF 5'000.- per year minus deductible of	75% max. CHF 15'000.- per year	up to CHF 12'000.- 100% coverage
	Waiting period	12 months	6 months	6 months	6 months	12 months	6 months for 100% coverage
	Total monthly premium	CHF 253.30	CHF 230.20	CHF 235.20	CHF 234.80	CHF 254.70	CHF 248.90
	Remarks						

KLV = health care supply regulation
Errors and omissions excepted