

# ESSENTIAL

## ZONE A

Benefits and Limits are per beneficiary and per year. They are expressed on a usual, customary, and reasonable basis.

BENEFITS	REFUND & LIMITS
<b>In-patient and Day-case Treatment</b>	
Any private Hospital or Clinic accommodation in private room	100%
Surgical operations including post-operative care	100%, up to 3 months post-operative care
Surgical appliances and prosthetic implants	100%
Drugs and materials, including surgical dressings	100%
Physician and therapist fees	100%
Theatre charges & Anaesthesia	100%
Intensive & Critical Care, Intensive Treatment & Therapy	100%
Coronary care and High Dependency Unit	100%
Pathology X-rays, Diagnostics test	100%
Advanced diagnostic tests (CT, MRI scans)	100%
Advanced diagnostic tests (PET and CT-PET scans)	100%
Reconstructive surgeries to restore appearance after an accident	100%
Reconstructive surgeries to restore appearance after a surgery	100%
Accommodation cost for one parent staying in hospital with an insured child under 12 years old	100%
<b>Outpatient - Medical Treatment</b>	
Day-care treatment and out-patient surgical operations	80%
General practitioner fees including costs for family doctor and specialist	80%
Prescribed drugs and dressings	80%
Pathology X-rays and diagnostic tests	80%, pre-approval required
Advanced diagnostic tests (CT, MRI scans)	80%, pre-approval required
Advanced diagnostic tests (PET and CT-PET scans)	80%, pre-approval required
<b>Cancer and Oncology Therapy</b>	
In- & day-patient treatment	100%
Related out-patient treatment	80%
<b>Organ, Bone marrow, Tissue transplants</b>	
In- & day-patient treatment	100%
Related out-patient treatment required prior to and after transplants	80%
<b>Kidney and Renal Dialysis</b>	
In- & day-patient treatment	100%
Related out-patient treatment required prior to and after transplants	80%
<b>Hospice and Palliative care</b>	
In- & day-patient treatment	100%
Related out-patient treatment	80%

The annual refund limit per beneficiary per year is USD 300'000

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<b>Further Benefits</b>	
Chronic conditions	100%, up to USD 3'000 lifetime
Pre-existing medical conditions, (applicable after 12 months)	100%, up to USD 3'000 per year
Rehabilitation Treatment (Maximum 60 days)	100%
Hormone Replacement Therapy	80%
Local Road Ambulance / Local Air Ambulance	100%
<b>Preventive Medicine</b>	
Prescribed vaccinations, Inoculations & preventive drugs	Not covered
Health check-up, including analysis and screening for early detection of illness or disease, applicable after 12 months	100%, up to USD 500 once every 3 years
<b>Alternative Medicine</b>	
Chiropractic, Osteopathy, Physiotherapy	Not covered
Acupuncture, Homeopathy, Traditional Chinese Medicine	Not covered
<b>Maternity</b>	
Routine maternity (in-patient and out-patient treatment)	Not covered
Complications of pregnancy (in-patient and out-patient treatment)	Not covered
Complications of childbirth (in-patient treatment)	Not covered
New-born care (up to 14 days before being named)	Not covered
<b>Optical Care</b>	
Physician fees, Visits & optical care	Not covered
Frame / contact lenses	Not covered
<b>Dental Care</b>	
Dental treatment and Dental surgery	Not covered
Dental prosthesis	Not covered
Orthodontic treatment (must begin before the age of 18)	Not covered
Accident-related dental treatment (in-patient and out-patient)	100%, up to USD 300'000
<b>Emergency Evacuation</b>	
Medical evacuation	100%
Emergency treatment outside area of cover	100%, up to 30 days per year
Return airfare to country of residence	100%
Expenses for one person accompanying an evacuated person	100%
Travel costs of one insured family member in the event of an evacuation	100%
Travel costs of one insured family member for the repatriation of mortal remains	100%
Repatriation of mortal remains	100% up to USD 300
Local burial or cremation	100% up to USD 1'000
Treatment arising directly or indirectly as a consequence of war or terrorism, provided you are an innocent bystander	100%, up to USD 40'000
Accidental death (Costs of repatriation or burial of remains only)	100%

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