

DIAMOND

ZONE B

Benefits and Limits are per beneficiary and per year. They are expressed on a usual, customary, and reasonable basis. In Switzerland the deductible must only be paid once per calendar year if any compensation is claimed, and is at least 300 CHF for adults (CHF 0 for children).

BENEFITS	REFUND & LIMITS
In-patient and Day-case Treatment (TARMED rate)	
Any private Hospital or Clinic accommodation in private room	100%
Limitations applied only in Switzerland :	
Private Clinic accommodation and services in private room 10% co-payment:	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, 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%
Psychiatric treatment	100%
Outpatient - Medical Treatment	
Day-care treatment and out-patient surgical operations	100%
General practitioner fees including costs for family doctor and specialist	100%, max 200 CHF per visit
Prescribed drugs and dressings	100%
Pathology X-rays and diagnostic tests	100%, pre-approval required
Advanced diagnostic tests (CT, MRI scans)	100%, pre-approval required
Advanced diagnostic tests (PET and CT-PET scans)	100%, pre-approval required
Cancer and Oncology Therapy	
In- & day-patient treatment	100%
Related out-patient treatment	100%
Organ, Bone marrow, Tissue transplants	
In-& day-patient treatment	100%
Related out-patient treatment required prior to and after transplants	100%
Kidney and Renal Dialysis	
In-& day-patient treatment	100%
Related out-patient treatment required prior to and after transplants	100%
Hospice and Palliative care	
In-& day-patient treatment	100%
Related out-patient treatment	100%
Further Benefits	
Nursing in a convalescent home	100%

The annual refund limit per beneficiary per year is CHF 1'500'000

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BENEFITS	REFUND & LIMITS
Further Benefits	
HIV/AIDS drugs therapy including AFT (Waiting period 2 years)	100%, lifetime cover, up to CHF 50'000 due to infected blood products
Home nursing after in-patient treatment	100%
Chronic conditions	100%, up to CHF 3'000 lifetime
Pre-existing medical conditions, (applicable after 12 months)	100%, up to CHF 3'000 per year
Rehabilitation Treatment (Maximum 60 days)	100%
Hormone Replacement Therapy	100%
Local Road Ambulance / Local Air Ambulance	100%
Preventive Medicine	
Prescribed vaccinations, Inoculations & preventive drugs	100% refund if prescribed, up to CHF 200 per year
Health check-up, including analysis and screening for early detection of illness or disease	100%, up to CHF 1'000 once a year
Alternative Medicine	
Overall limit up to CHF 2'500 per year	
Chiropractic, Osteopathy, Physiotherapy	100%
Acupuncture, Homeopathy, Traditional Chinese Medicine	100%
Maternity	
Routine maternity (in-patient and out-patient treatment)	100%, up to CHF 10'000
Complications of pregnancy (in-patient and out-patient treatment)	100%, up to CHF 1'500'000
Complications of childbirth (in-patient treatment)	100%, up to CHF 1'500'000
New-born care (up to 14 days before being named)	100%, up to CHF 30'000
Optical Care	
Physician fees, Visits & optical care	100%
Frame / contact lenses	100%, up to CHF 350 per year
Dental Care	
Overall limit up to CHF 5'000 per year	
Dental treatment and Dental surgery, Dental prosthesis	100%, up to CHF 2'500 per year
Orthodontic treatment (must begin before the age of 18)	100%, up to CHF 2'500 per year
Accident-related dental treatment (in-patient and out-patient)	100%, up to CHF 1'500'000
Emergency Evacuation	
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 CHF 300
Local burial or cremation	100%, up to CHF 1'000
Treatment arising directly or indirectly as a consequence of war or terrorism, provided you are an innocent bystander	100%, up to CHF 40'000
Accidental death (Costs of repatriation or burial of remains only)	100%
The annual refund limit per beneficiary per year is CHF 1'500'000	