

| BENEFITS | REFUND & LIMITS |
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| In-patient and Day-case Treatment | |
| 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% |
| Outpatient - Medical Treatment | |
| 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 |
| Cancer and Oncology Therapy | |
| In- & day-patient treatment | 100% |
| Related out-patient treatment | 80% |
| Organ, Bone marrow, Tissue transplants | |
| In- & day-patient treatment | 100% |
| Related out-patient treatment required prior to and after transplants | 80% |
| Kidney and Renal Dialysis | |
| In- & day-patient treatment | 100% |
| Related out-patient treatment required prior to and after transplants | 80% |
| Hospice and Palliative care | |
| In- & day-patient treatment | 100% |
| Related out-patient treatment | 80% |

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

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| Further Benefits | |
| Chronic conditions | 100%, up to EUR 3'000 lifetime |
| Pre-existing medical conditions, (applicable after 12 months) | 100%, up to EUR 3'000 per year |
| Rehabilitation Treatment (Maximum 60 days) | 100% |
| Hormone Replacement Therapy | 80% |
| Local Road Ambulance / Local Air Ambulance | 100% |
| Preventive Medicine | |
| 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 EUR 400 once every 3 years |
| Alternative Medicine | |
| Chiropractic, Osteopathy, Physiotherapy | Not covered |
| Acupuncture, Homeopathy, Traditional Chinese Medicine | Not covered |
| Maternity | |
| 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 |
| Optical Care | |
| Physician fees, Visits & optical care | Not covered |
| Frame / contact lenses | Not covered |
| Dental Care | |
| 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 EUR 300'000 |
| 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 EUR 300 |
| Local burial or cremation | 100% up to EUR 1'000 |
| Treatment arising directly or indirectly as a consequence of war or terrorism, provided you are an innocent bystander | 100%, up to EUR 40'000 |
| Accidental death (Costs of repatriation or burial of remains only) | 100% |

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