

BENEFITS	REFUND & LIMITS
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, 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%
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%
Home nursing after in-patient treatment	100%
HIV/AIDS drugs therapy including AFT (Waiting period 2 years)	100%, lifetime cover, up to EUR 50'000 due to infected blood products

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

BENEFITS	REFUND & LIMITS
Further Benefits	
Pre-existing chronic conditions, (applicable after 12 months)	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	100%
Local Road Ambulance / Local Air Ambulance	100%
Preventive Medicine	
Prescribed vaccinations, Inoculations & preventive drugs	100% refund if prescribed, up to EUR 200 per year
Health check-up, including analysis and screening for early detection of illness or disease	100%, up to EUR 1'000 once a year
Alternative Medicine	
Overall limit up to EUR 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 EUR 10'000
Complications of pregnancy (in-patient and out-patient treatment)	100%, up to EUR 1'500'000
Complications of childbirth (in-patient treatment)	100%, up to EUR 1'500'000
New-born care (up to 14 days before being named)	100%, up to EUR 30'000
Optical Care	
Physician fees, Visits & optical care	100%
Frame / contact lenses	100%, up to EUR 350 per year
Dental Care	
Overall limit up to EUR 5'000 per year	
Dental treatment and Dental surgery, Dental prosthesis	100%, up to EUR 2'500 per year
Orthodontic treatment (must begin before the age of 18)	100%, up to EUR 2'500 per year
Accident-related dental treatment (in-patient and out-patient)	100%, up to EUR 1'500'000
Life insurance	
Death benefit maximum	EUR 10'000
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%
The annual refund limit per beneficiary per year is EUR 1'500'000	