

Supplementary Conditions (SC) Supplementary Health Insurance (FLIC) Complementary

Note:

- For reasons of readability only the male pronoun is used.

These supplementary conditions form part of the insurance contract. Insured persons are expressly advised to take notice of the General Conditions of Contract for Supplementary Insurance.

What can be insured?

The following can be insured under the Complementary supplementary insurance for cost of treatment: contributions to cost of outpatient and inpatient treatment using complementary methods of treatment and therapy and medicaments.

Which variants can you insure for using Complementary?

You can choose from Complementary 1, II or III. The variants differ in the group of recognised doctors or therapists and institutions which provide complementary treatment as well as in the level of benefits.

Complementary I	Complementary II	Complementary III
Doctor or recognized naturopath, therapist only if prescribed by a doctor	Doctor or recognized naturopath, therapists	Doctor or recognized naturopath, therapist, non-recognized naturopaths or therapists

Family discount (valid for new contracts from 1/1/2020 onwards)

The second child and every additional child receive a 50 % premium discount until they reach the age of 18. The discount is only granted if at least two children have supplementary health insurance with Visana Insurance Ltd. Once the first child has reached the age of 18, the second child counts as the first child and therefore is no longer entitled to a discount.

If, due to insurance-related reasons, a 50 % family discount is no longer justifiable for the product, Visana Insurance Ltd has the right to reduce or cancel the discount accordingly, at the end of a calendar year.

Visana Insurance Ltd shall give notice of reduced or cancelled discount no later than 30 days before it comes into force. You then have the right to terminate the insurance cover affected by the reduction or cancellation of discount at the end of the current calendar year. In order to be valid, the notice of termination must reach Visana Insurance Ltd no later than on the last working day of the calendar year. If you do not serve such notice of

termination, this equates to acceptance of the change on your part.

1. Generalities

1.1 What conditions have to be fulfilled?

The supplementary health insurance Complementary is an indemnity insurance.

Benefits are paid from the Complementary insurance for effective, expedient and economic diagnostic and therapeutic measures, medicaments and physical aids within the field of complementary medical treatment.

Benefits are paid solely supplementary to the obligatory health insurance. Parts of costs covered by the obligatory health insurance and participation in costs for the obligatory health insurance are not insured by Complementary, whether the obligatory health insurance exists or not. In every case, at most only the actual costs incurred will be refunded. Accident cover cannot be excluded.

Benefits from Complementary are paid in Switzerland and countries near the Swiss border (100 km from the Swiss border). The same contributions are made for emergency treatment carried out by state-recognized doctors and therapists outside Switzerland.

Depending on the insurance cover, authorized service providers are doctors with a federal diploma as well as recognized naturopaths and therapists. Under the terms recognized naturopaths and therapists Visana Insurance Ltd understands persons who, for the form of complementary therapy or measure in question, fulfil the specific requirements for recognition established by Visana Insurance Ltd in cooperation with doctors and therapists for each form of therapy or measure.

The recognized forms of therapy are specified in a separate list which you can look at or request an excerpt from. It is also published on Visana's website. This list is subject to the condition in paragraph 7.1 reserving the right of Visana Insurance Ltd to modify it.

Contributions to forms of therapy not listed are made from Complementary III provided that the treatment in question is a complementary method of treatment and that the form of treatment is not explicitly excluded from insurance cover by these supplementary conditions.

Visana Insurance Ltd maintains a list of recognized naturopaths and therapists in harmony with the previous conditions which you can view or can request an extract from.

A medical prescription is necessary in every case for benefits from Complementary I.

2. Catalogue of benefits

Complementary	I	II	III	Special Conditions
Maximum contribution per calendar year for all the following benefits in total	CHF 1'000.–	CHF 4'000.–	CHF 10'000.–	
Doctors (with federal diploma) Forms of therapy in the list Other forms of therapy	90 %	90 %	90 % 90 %	para 3.2
Naturopaths, other therapists <ul style="list-style-type: none"> ▪ recognized by Visana Insurance Ltd: for forms of therapy in the list <ul style="list-style-type: none"> – prescribed by a doctor – without prescription ▪ not recognized by Visana Insurance Ltd: maximum per calendar year 	90 %	90 % 90 %	90 % 90 % 90 % 50 % CHF 1'000.–	para 3.2
Medicaments <ul style="list-style-type: none"> ▪ medically prescribed ▪ prescribed by a naturopath recognized by Visana Insurance Ltd 	90 % 90 %	90 % 90 %	90 % 90 %	para 3.1

3. Special conditions

3.1 Medicaments

Benefits are paid for

- anthroposophic preparations
- biological preparations
- homeopathic preparations
- oligosolic preparations
- phytotherapeutic preparations
- serocytolic preparations

No contributions are made for preparations which are on the List of Pharmaceutical Preparations for Special Applications (LPPSA).

3.2 Exclusions from benefits

No benefits are paid for the following methods of treatment

- astrology
- esoteric therapy methods such as faith healing
- distance healing
- laying on of hands
- magnetopathy
- Reiki

In addition, activities which mainly serve to promote well-being (e. g. yoga, tai-chi, aerobics, etc.) are not insured.