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Additional Insurance Conditions (ZVB) COMPLETA EXTRA Supplementary Health Care Insurance

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Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.

General

1 Purpose

Supplementary to COMPLETA Supplementary Insurance, COMPLETA EXTRA Supplementary Health Care Insurance provides benefits in relation to the costs of outpatient treatment abroad, complementary medicine, preventive measures, health promotion and special forms of treatment. Sport promotion, laser vision correction and search operations in Switzerland are also covered.

Benefits

2 Benefits abroad

- 2.1 If the insured person travels to another country for the express purpose of receiving outpatient medical or medically prescribed treatment, Helsana shall, supplementary to the COMPLETA benefits, cover the full invoice amount up to a maximum of CHF 4,000 per calendar year.
- 2.2 Costs of visual aids and laser vision correction, complementary medical treatments, prevention and health promotion pursuant to Sections 4 and 6–8 below shall only be covered where treatment abroad is expressly provided for.

3 Search operations in Switzerland

In addition to the costs of domestic rescue, recovery and emergency transport under COMPLETA, Helsana shall also cover search operations in Switzerland undertaken in order to rescue or recover the insured person up to a maximum of CHF 30,000 per insured person per claim.

4 Visual aids and laser vision correction

- 4.1 Supplementary to the benefits under COMPLETA, Helsana shall cover the full invoice amount for spectacles with corrective lenses, including frames, and contact lenses up to a maximum of CHF 300 per calendar year or a maximum of CHF 1,500 after five consecutive years in which no claims were made.
- 4.2 Helsana shall cover a maximum of CHF 750 per eye per year for the costs of refractive surgery to correct visual impairment via laser treatment (laser vision correction). Entitlement to benefits shall commence after a six-month waiting period from the start of the insurance period. The date of the operation shall be used to determine benefit entitlement.
- 4.3 Helsana shall reimburse the costs pursuant to this item even if they were incurred in another country.

5 Special forms of treatment

- 5.1 For medically prescribed special forms of treatment Helsana shall cover the deductible of 25% under COMPLETA.
- 5.2 The COMPLETA list of special forms of treatment that carry entitlement to benefits shall apply. This list will be continuously updated and can be viewed at Helsana's offices or an extract can be requested.

6 Complementary medicine

- 6.1 Supplementary to the benefits under COMPLETA, Helsana shall cover the full invoice amount for outpatient complementary medical treatment (without complementary medical remedies), provided that the service providers (doctors, naturopaths, therapists) are recognised by Helsana for the treatment in question. The COMPLETA lists of recognised treatment methods and recognised service providers shall apply. These lists will be continuously updated and can be viewed at Helsana's offices or an extract can be requested.

- 6.2 For certain therapists and complementary medicine treatment methods (see list) that are not covered by COMPLETEA, 75% of the invoiced costs up to maximum of CHF 750 per year shall be reimbursed.
- 6.3 For treatments abroad, 75% of the invoiced costs for recognised treatment methods (see list) shall be reimbursed up to maximum of CHF 750 per year.

7 Prevention

- 7.1 Supplementary to the benefits under COMPLETEA, Helsana shall cover the full invoice amount for preventive medical measures in the areas of vaccination, check-ups, physical training therapy and smoking cessation up to a maximum of CHF 500 per calendar year.
- 7.2 In the interests of ensuring quality, benefits shall only be paid where Helsana recognises the service provider for the service in question. The COMPLETEA list of recognised measures and programmes and recognised service providers shall apply. This list will be continuously updated and can be viewed at Helsana's offices or an extract requested.
- 7.3 Measures that may be carried out abroad and the preconditions for this are set out in the list.

8 Health promotion

- 8.1 Supplementary to the benefits under COMPLETEA, Helsana shall cover 60% of the excess invoice amount (corresponding to 40% excess) for health-promoting measures in the areas of back training (including follow-up programmes), fitness, pregnancy, nutrition, relaxation and movement courses and courses on other health topics up to a maximum of CHF 800 per calendar year for all areas cumulatively.

- 8.2 In the areas of sport promotion, Helsana shall, in addition to Section 8.1, for certain sports, cover membership contributions for selected sports clubs or subscription costs up to CHF 200 per calendar year.
- 8.3 In the interests of ensuring quality, benefits shall only be paid where Helsana recognises the service provider or sports club/association for the service in question. The COMPLETEA lists of recognised measures and programmes and recognised service providers and sports clubs/associations shall apply. These lists will be continuously updated and can be viewed at Helsana's offices or an extract can be requested.
- 8.4 Health-promoting measures abroad shall be covered if the service provider in question is included in the list. A maximum of CHF 200 per calendar year shall be payable for gyms abroad that are not included in the list.

Miscellaneous

9 End or suspension of insurance coverage

- 9.1 If COMPLETEA Supplementary Insurance cover ceases, the COMPLETEA EXTRA cover shall also automatically cease with effect from the same date.
- 9.2 If COMPLETEA is suspended, COMPLETEA EXTRA may also be suspended for a fee.