

Edition 1 September 2018

## Special Insurance Conditions (BVB)

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

### **BVB 32 - COMPLETA - place of residence in France**

Provided that the place of residence or habitual residence is in France, clarification of and deviation from ZVB COMPLETA comprises:

1. In deviation from subsection 4.5 of the ZVB COMPLETA, in the context of an outpatient treatment in France, the French co-payment of medical costs borne by policyholders shall, insofar as said costs exceed CHF 300, be covered up to a maximum amount of CHF 1,200 per calendar year.
2. Helsana reimburses 90% – but up to a maximum amount of CHF 1,000 per calendar year – of outpatient treatment costs in France which are not covered by the social health insurance scheme (CPAM) and of targeted outpatient treatment in other countries, except for Switzerland.
3. In deviation from section 10 of ZVB COMPLETA, 75% – but up to a maximum amount of CHF 1,000 per calendar year – is covered for outpatient complementary medical treatment in France for osteopathy, homeopathy, chiropractic and acupuncture. Dispensed or prescribed medicinal products are reimbursed at a rate of 75% of the recognised tariffs up to a maximum amount of CHF 1,000 per calendar year.
4. In deviation from section 10 of ZVB COMPLETA, medically prescribed inpatient treatment provided in line with complementary medicine methods is covered in Switzerland and France as follows:
  - Switzerland: 75% of the recognised tariffs up to a maximum amount of CHF 5,000 per calendar year
  - France: 75% of costs up to a maximum amount of CHF 500 per calendar year
5. In addition to section 6 ZVB COMPLETA, a maximum amount of CHF 20,000 per calendar year is covered for rescue, recovery, emergency transportation and transportation from one medical facility to another within France.
6. In addition to section 5 of ZVB COMPLETA, benefits for personal assistance are only insured outside of Switzerland and France. However, the costs associated with repatriation to the French place of residence or hospital are covered.
7. In deviation from section 7 of appendix II to ZVB COMPLETA, legal expenses coverage abroad applies to the whole world except for Switzerland, France and the Principality of Liechtenstein.