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## Additional Insurance Conditions (ZVB) COMPLETA PLUS Supplementary Health 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 Health Insurance, COMPLETA PLUS Supplementary Health Insurance provides benefits in relation to the costs of outpatient treatment abroad, complementary medicine, preventive measures, health promotion, visual aids and special forms of treatment. 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 90% of the excess invoice amount, up to a maximum CHF 1,000 per calendar year.
- 2.2 Costs of visual aids and laser vision correction, complementary medical treatments, prevention and health promotion pursuant to items 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 90% of the excess invoice amount for spectacles with corrective lenses, including spectacle frames, and contact lenses, up to a maximum of CHF 200 per calendar year.
- 4.2 Helsana shall cover a maximum of CHF 500 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 12-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 abroad.

#### 5 Special forms of treatment

- 5.1 For medically prescribed special forms of treatment Helsana shall cover the 25% excess 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 15% of the invoice amount (corresponding to 60% of the excess of 25% under COMPLETA) for outpatient treatments without remedies that are carried out using complementary medicine, up to a maximum of CHF 500 per calendar year, provided that the service providers (doctors, naturopaths, therapists) are recognised by Helsana for the corresponding benefit. 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 COMPLETA, 75% of the invoiced costs up to a maximum of CHF 500 per calendar year will be reimbursed.
- 6.3 The criteria for recognising therapists are: training, qualifications and the therapy method that the

therapist uses. Recognition is performed by Helsana or an institution commissioned by Helsana. Helsana reserves the right to exclude or remove therapists who offer ineffective, inappropriate or uneconomic treatments from the selection.

## **7 Prevention**

- 7.1 Supplementary to the benefits under COMPLETEA, Helsana shall cover 90% of the excess 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. Certain measures require prior cost approval from Helsana.

## **8 Health promotion**

- 8.1 Supplementary to the benefits under COMPLETEA, Helsana shall cover 75% of the excess invoice amount 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 200 per calendar year for all areas cumulatively.
- 8.2 Helsana shall cover 75% of the invoice amount of swimming courses for babies and children, up to a maximum of CHF 100 per calendar year. This benefit applies to insured children until the end of the calendar year in which they turn five years old.
- 8.3 In the interests of ensuring quality, benefits shall only be paid where Helsana recognises the service provider for the service in question. The COMPLETEA lists of recognised measures and recognised service providers shall apply. These lists will be continuously updated and can be viewed at Helsana's offices or an extract requested.
- 8.4 Health-promoting measures abroad shall be covered if the service provider in question is included in the list. For gyms abroad, the benefit under item 8.1 is also granted when the gym in question is not included in the list and there is no claim under COMPLETEA.

## **Miscellaneous**

### **9 End or suspension of insurance coverage**

- 9.1 If COMPLETEA Supplementary Insurance cover ceases, the COMPLETEA PLUS cover shall also automatically cease with effect from the same date.
- 9.2 If COMPLETEA is suspended, COMPLETEA PLUS may also be suspended for a fee. If the insured person does not explicitly request its suspension, COMPLETEA PLUS will be cancelled when COMPLETEA is suspended.

### **10 Start of entitlement to benefits**

For treatments that began before the start of insurance, there is no entitlement to benefits. In particular, Helsana will not cover any costs for current gym subscriptions.