



EGK-SUN Supplementary Health Insurance

Overview of Benefits

Naturally healthy

Your health is important to both you and us. Nature is our approach.
At EGK you will obtain the supplementary insurance that is naturally good for you.

	EGK-SUN-3 General	EGK-SUN-2 Semi-private	EGK-SUN Flex	EGK-SUN-1 Private
Hospitalisation and treatment costs at recognised hospitals and clinics and at hospitals geared to complementary medicine	General ward of hospitals and clinics with a corresponding cantonal performance mandate under compulsory medical insurance coverage	Semi-private ward at all cantonally recognised hospitals and clinics in Switzerland	Free choice of hospital ward prior to hospitalisation at all cantonally recognised hospitals and clinics in Switzerland	Private ward at all cantonally recognised hospitals and clinics in Switzerland
Selectable deductible per calendar year for inpatient hospitalisation at hospitals and clinics	CHF 0.00	CHF 0.00 CHF 1,000.00 CHF 2,000.00 CHF 5,000.00	General ward: no deductible Semi-private ward: 15% to max. CHF 6,000.00 per calendar year Private ward: 25% to max. CHF 8,000.00 per calendar year	CHF 0.00 CHF 1,000.00 CHF 2,000.00 CHF 5,000.00
Emergency transport in Switzerland and abroad	CHF 100,000.00 per calendar year	CHF 100,000.00 per calendar year	CHF 100,000.00 per calendar year	CHF 100,000.00 per calendar year
Care at home and home help prescribed by a physician in case of illness or accident of the individual managing the household, for max. 21 days per calendar year	CHF 30.00 per day	CHF 50.00 per day	CHF 50.00 per day	CHF 100.00 per day
Childcare during hospitalisation of the individual managing the household, requested in advance by a physician for max. 21 days per calendar year	CHF 30.00 per day	CHF 50.00 per day	CHF 50.00 per day	CHF 100.00 per day
Home help for max. ten days after outpatient birth	CHF 60.00 per day	CHF 70.00 per day	CHF 70.00 per day	CHF 100.00 per day
Inpatient spa and convalescent treatments prescribed by a physician for max. 21 days per calendar year	CHF 30.00 per day	CHF 50.00 per day	CHF 50.00 per day	CHF 100.00 per day
Emergency treatment during temporary stay abroad supplementary to compulsory medical insurance coverage	Outpatient and inpatient treatment costs supplementary to compulsory medical insurance coverage within 12 months following departure	Outpatient and inpatient treatment costs supplementary to compulsory medical insurance coverage within 12 months following departure	Outpatient and inpatient treatment costs supplementary to compulsory medical insurance coverage within 12 months following departure	Outpatient and inpatient treatment costs supplementary to compulsory medical insurance coverage without time restriction
Elective inpatient treatment abroad	n/a	Contribution to costs of elective inpatient treatment abroad is possible upon prior request	Contribution to costs of elective inpatient treatment abroad is possible upon prior request	Contribution to costs of elective inpatient treatment abroad is possible upon prior request
Selectable deductible per calendar year for the following outpatient treatments	Selectable deductible on outpatient treatments CHF 300.00, CHF 600.00 or CHF 1,000.00			
Complementary medical treatment	Unlimited up to 80% as long as it is provided by naturopaths and doctors recognised by EGK			
Acupuncture	Unlimited up to 80%			
Natural therapies	Unlimited up to 80% as long as they are prescribed by a doctor or naturopath			
Drugs not covered by compulsory health insurance	80% up to max. CHF 2,000.00 per calendar year as long as they are prescribed by a doctor, with the exception of non-remunerated drugs as listed separately			
Recognised outpatient complementary medical therapies	80% up to max. CHF 2,600.00 per calendar year as long as they are provided by a therapist recognised by EGK			
Childbirth services	<div><div><div>– All pregnancy check-ups incl. ultrasound scan supplementary to compulsory medical insurance coverage</div><div>– Coverage of costs for new mothers’ package (med. utensils for outpatient birth)</div><div>– Birthing pool for water births at home up to CHF 300.00</div></div><div><div>– Antenatal classes and post-natal exercise classes 50%</div><div>– Midwife on-call service for house birth up to CHF 400.00</div><div>– Breast-feeding consultation supplementary to compulsory medical insurance coverage 50%</div></div></div>			
Birthing centre	The costs of treatment and hospitalisation guaranteed by EGK in accordance with commitment to provide coverage at birthing centres without a cantonal performance mandate under compulsory medical insurance coverage			
Gynaecological check-up	Two additional check-ups within three calendar years to supplement the one covered by compulsory medical insurance coverage			
Mammography	A mammography at compulsory medical insurance rates from the age of 50 every two years, provided that the examination is not covered by statutory health insurance			
Check-up (medical examination by doctor)	CHF 200.00 per calendar year			
Orthodontics for children	For children aged up to 18 years 80% up to max. CHF 10,000.00 per calendar year for orthodontic or oral surgical treatment, waiting period three years			
Visual aids	<div><div><div>– Children: max. CHF 200.00 every two calendar years</div><div>– Adults: max. CHF 200.00 every three calendar years (same contribution also to laser treatment)</div></div></div>			
Prosthetic substitutes and aids during illness	50%, max. CHF 500.00 per calendar year			
Health and nutritional advice	CHF 200.00 per calendar year			
Spa treatments	Therapeutic complementary medical therapies at a health resort prescribed by the resort doctor up to max. CHF 500.00 per calendar year			
Treatments and activities to preserve health	<div><div><div>Max. CHF 500.00 per calendar year for all of the following benefits combined:</div><div><div><div>– EGK-recognised therapies with non-EGK-recognised therapists or not expressly recognised therapies 80%, max. CHF 480.00</div><div>– Courses with a health-promoting character max. CHF 100.00 per calendar year</div><div>– Non-prescribed remedies max. CHF 100.00</div></div><div><div>– Fitness studio or Pilates training course at a fitness studio max. CHF 360.00</div><div>– Complementary medical laboratory examinations max. CHF 500.00</div><div>– Vaccinations (not covered by compulsory medical insurance) max. CHF 200.00</div></div><div><div>– Electro-acupuncture test according to Dr Voll 50%, max. CHF 500.00</div><div>– Interference zone neural therapy max. CHF 500.00</div><div>– Kneipp therapies max. CHF 500.00</div><div>– Colonic irrigation max. CHF 400.00</div><div>– Bach flower essence mixtures max. CHF 50.00</div></div></div></div></div>			
Further benefits	Please consult the detailed “EGK-SUN supplementary insurance terms and conditions” for information about further benefits.			
Prenatal registration	Prenatal registration is possible for all insurance categories			
Family discount	Premium discount of 10% for families on joint collection of premiums for all persons living in the same household			

Compulsory health insurance coverage = basic insurance in accordance with the Health Insurance Act (HIA)
This overview of benefits is a simplified information aid. The statutory applicable legal and contractual provisions (General and Supplementary Terms of Contract of the EGK-SUN product) are the sole legally decisive provisions.
This disclaimer deploys gender-neutral language, with ‘they’ used to refer to both sexes.

EGK-SUN

Security for your health

The EGK-SUN supplementary health insurance policy is comprehensive insurance protection for traditional and complementary medicine. It is available in four variations. You select the hospital coverage appropriate for your requirements. Families can insure each member individually.

Confer with your EGK customer consultant about which form of protection is right for your health. **Individual advising gives you security.**

General EGK-SUN benefits



Hospital coverage à la carte

Select the hospital coverage you need: general, semi-private or private ward of a public or private acute care hospital in Switzerland. Included are hospitals geared to complementary medicine according to the EGK List.



Benefits for your health

We support you when you do good things for your health. Many healthy activities are included in EGK-SUN.



Freedom of choice

Within the framework of the contract provisions, you can select what method, what physician and what hospital will enjoy your trust.



With EGK-SUN, complementary medicine is on an equal footing with traditional medicine.

At EGK-SUN, naturopaths registered with EGK are virtually on an equal footing with their colleagues who practice traditional medicine.



Guidance and quality

Make use of the free advice from our therapist referral desk.

We will refer you to naturopaths and therapists who meet EGK's high quality standards. Call our therapist phone line: 032 623 64 80.



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