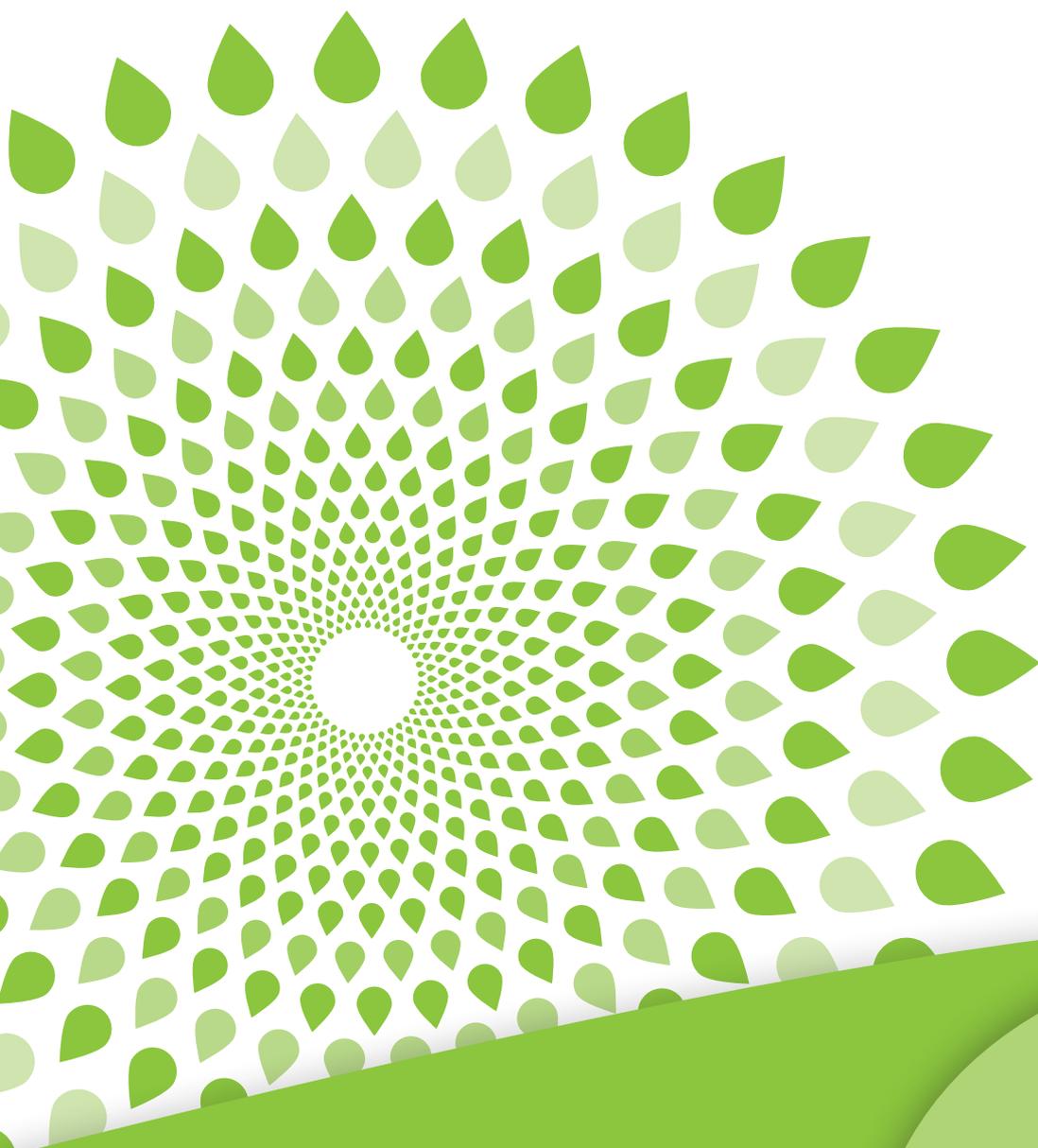


EGK-SUN-BASIC Supplementary Health Insurance

Overview of Benefits



We treasure your health

Your health is important to you. That is as it should be. So we are here to assist you in every situation. At EGK you will obtain the supplementary health insurance you need.

Benefits	EGK-SUN-BASIC A	EGK-SUN-BASIC M	EGK-SUN-BASIC S
Hospital ward depending on the hospital class selected	General, semi-private or private ward of a public or private acute care hospital in any part of Switzerland, incl. hospitals geared to complementary medicine in accordance with the separate EGK List	General, semi-private or private ward of a public or private acute care hospital in any part of Switzerland, incl. hospitals geared to complementary medicine in accordance with the separate EGK List	General, semi-private or private ward of a public or private acute care hospital in any part of Switzerland, incl. hospitals geared to complementary medicine in accordance with the separate EGK List
Deductible for hospitalisation from SUN-BASIC Flex (A4, M4, S4)	General ward: no deductible, semi-private ward 25% to max. of CHF 4,000.00 per year, private ward: 35% to max. of CHF 8,000.00 per year	General ward: no deductible, semi-private ward 25% up to max. of CHF 4,000.00 per year, private ward: 35% up to max. of CHF 8,000.00 per year	General ward: no deductible, semi-private ward 25% up to max. of CHF 4,000.00 per year, private ward: 35% up to max. of CHF 8,000.00 per year
Benefits at birthing centres	Costs of treatment and hospitalisation guaranteed by EGK in accordance with commitment to provide coverage	The costs of treatment and hospitalisation guaranteed by EGK in accordance with commitment to provide coverage	The costs of treatment and hospitalisation guaranteed by EGK in accordance with commitment to provide coverage
Childbirth benefits	50%, maximum CHF 200.00 per pregnancy for birth preparation, new mothers package, breast-feeding consultation, post-natal exercise classes	50%, maximum CHF 200.00 per pregnancy for birth preparation, new mothers package, breast-feeding consultation, post-natal exercise classes	
Inpatient courses of spa treatments and convalescent treatments	For courses of treatments of a maximum of 21 days per calendar year: A1 CHF 70.00, A2 CHF 50.00, A3 CHF 30.00, A4 CHF 50.00		For courses of treatments of a maximum of 21 days per calendar year: S1 CHF 70.00, S2 CHF 50.00, S3 CHF 30.00, S4 CHF 50.00
Home help in case of illness or accident by the individual managing the household	For home help for a maximum of 21 days per calendar year: A1 CHF 70.00, A2 CHF 50.00, A3 CHF 30.00, A4 CHF 50.00		For courses of treatments of a maximum of 21 days per calendar year: S1 CHF 70.00, S2 CHF 50.00, S3 CHF 30.00, S4 CHF 50.00
Home help after childbirth on an outpatient basis	For home help for a maximum of 10 days: A1 CHF 80.00, A2 CHF 70.00, A3 CHF 60.00, A4 CHF 70.00	For home help for a maximum of 10 days: M1 CHF 80.00, M2 CHF 70.00, M3 CHF 60.00, M4 CHF 70.00	For home help for a maximum of 10 days: S1 CHF 80.00, S2 CHF 70.00, S3 CHF 60.00, S4 CHF 70.00
Child care according to GTC Assistance	In case of accident or illness for a maximum of 30 hours of assistance per calendar year	In case of accident or illness, for a maximum of 30 hours of assistance per calendar year	In case of accident or illness, for a maximum of 30 hours of assistance per calendar year
Transport costs	Emergency transports up to CHF 30,000.00 per calendar year	Emergency transports up to CHF 30,000.00 per calendar year	Emergency transports up to CHF 30,000.00 per calendar year
Coverage during temporary stays abroad	Assistance benefits according to the Assistance GTC, for acute treatments on an outpatient or inpatient basis for a maximum duration of 60 days	Assistance benefits according to the Assistance GTC, for acute treatments on an outpatient or inpatient basis for a maximum duration of 60 days	Assistance benefits according to the Assistance GTC, for acute treatments on an outpatient or inpatient basis for a maximum duration of 60 days
Free choice of physician on an outpatient basis	Extra costs for free choice of physicians all across Switzerland for outpatient treatments outside the place of residence or place of employment	Extra costs for free choice of physicians all across Switzerland for outpatient treatments outside the place of residence or place of employment	Extra costs for free choice of physicians all across Switzerland for outpatient treatments outside the place of residence or place of employment
Medications not covered by the health insurance, for indications registered with Swissmedic	80% of costs covered if prescribed by a physician; no upper limit	80% of costs covered if prescribed by a physician; no upper limit	
Complementary medical treatments by recognised naturopaths and physicians as well as laboratory analyses	80% of costs covered; no upper limit	80% up to maximum of CHF 400.00 per calendar year, including complementary medicine remedies	
Complementary medical remedies	80% of costs covered if prescribed by a physician or naturopath; no upper limit		
Complementary medical therapies on an outpatient basis	Twelve sessions at CHF 80.00 per calendar year, provided that both the therapy and the therapist are recognised, and therapy prescribed by a physician or naturopath		
Health promotion		Pays 80% share of costs for recognised, complementary medical therapies on an outpatient basis with a recognised therapist up to a maximum of CHF 300.00 per calendar year	
Fitness studio		Pays share of CHF 150.00 per calendar year towards costs for fitness studios	
Check-up (medical check-up by a physician)	Pays up to CHF 200 share of costs for one medical check-up every three years starting at the age of 40		
Gynaecological check-up	One medical check-up per calendar year, provided it is not charged to the compulsory medical insurance (two examinations in three years)	One medical check-up per calendar year, provided it is not charged to the compulsory medical insurance (two examinations in three years)	
Mammography	From age 50, every two years, provided the examination is not charged to the compulsory medical insurance	From age 50, every two years, provided the examination is not charged to the compulsory medical insurance	
Visual aids (glasses, including frame, or contact lenses)	Adults: maximum of CHF 200.00 every three calendar years Children: maximum of CHF 200.00 every two calendar years	Adults: maximum of CHF 200.00 every three calendar years. Children: maximum of CHF 200.00 every two calendar years.	
Devices	50%, maximum of CHF 500.00 per calendar year for rental and purchase costs	50%, maximum of CHF 500.00 per calendar year for rental and purchase costs	
Devices in case of accident	Initial purchase or replacement, no upper limit, rental of patient equipment for a duration of 180 days up to a max. of CHF 500.00	50%, maximum of CHF 200.00 per calendar year for rental and purchase costs	
Orthodontics for children (waiting period of three years, and one parent has to have supplementary health insurance in accordance with the EVB)	Pays 60% share of costs for orthodontic and maxillofacial surgical treatments, totalling a maximum of CHF 6,000.00 until child turns 18		
Non-medical psychotherapy	Pays 80% share of costs, to a maximum of CHF 1,500.00 per calendar year for a duration of no more than two years, provided prescribed by a physician		

1 = private, 2 = semi-private, 3 = general, 4 = Flex

Legal disclaimer: This overview of benefits is an informational aid.

The statutory and contractual provisions (General and Supplementary Terms of Contract) are legally decisive.

EGK-SUN-BASIC

Reliability for your health

EGK-SUN-BASIC supplementary health insurance is available in three variations. You select the right variation appropriate for your requirements. Families can insure each member individually. E.g.: the children are insured including benefits for orthodontics, the mother

wants the variation with natural medicine, and the father insures himself primarily for hospitalisation risk.

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

EGK-SUN-BASIC General 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.



Free choice of physician

EGK covers the extra costs for free selection of physician in Switzerland for outpatient treatments.



International coverage

The costs for outpatient or inpatient forms of acute treatment abroad are covered for a maximum duration of 60 days.

Optional: special EGK-SUN-BASIC benefits



Complementary medicine

You receive high-quality benefits to meet your needs, such as registered naturopaths, registered therapists as well as remedies and activities that promote health.



For mothers-to-be

EGK supports mothers to be with benefits at birthing centres as well as at childbirth, with home help after giving birth on an outpatient basis, and covers the costs of child care.



For children's teeth

EGK covers a proportion of costs for orthodontic treatments and maxillofacial surgical treatments until the child turns 18, provided that at least one parent has taken out a relevant supplementary health insurance policy with EGK.



Health promotion

EGK pays a share of the costs for health-promoting activities; benefit varies with choice of activity.



Save on premiums

Families receive a special discount. So do members loyal to EGK. Your EGK customer consultant can help you arrange a budget-friendly health insurance premium.



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