

New from January 2022

There have been a few changes to your insurance for the year 2022.

BASIS

Children 0–18 years of age

The premiums for children up to the end of their 18th year of life include a rebate of 75 to 80%.

Policyholders born in 2003

Once they have turned 19, young people are transferred on January 1 of the following year to the premium level for adults with a regular deductible of CHF 300.

With this, the previously applicable children's rebate ends.

Until age 25, however, we support all young people with a rebate of between 15 and 28%.

Policyholders born in 1996

For young people who have turned 26, we are no longer able as per the Health Insurance Act [Krankenversicherungsgesetz, KVG] to offer a youth rebate in the form of a youth premium. Policyholders are transferred to the adult premium. For a more affordable premium, we recommend an increase in the annual deductible or an alternative insurance model. This applies for policyholders born both in 1996 and 2003.

Supplementary insurance policies

New insurance product COMPLETEA EXTRA starting 1/1/2022

The new outpatient supplementary insurance product COMPLETEA EXTRA offers a needs-oriented scope of benefits at an affordable rate. The coverage of the benefits in the areas of health promotion, preventative medicine, complementary medicine and vision aids is more comprehensive than in the existing product COMPLETEA. In addition, new benefits are reimbursed, such as membership in a sports association or laser vision correction. Only customer with COMPLETEA can purchase COMPLETEA EXTRA.

For detailed information on the product: klug.ch/completa-extra

Partial revision of the Insurance Contract Act [Versicherungsvertragsgesetzes, VVG]

As of 1/1/2022, the revised Insurance Contract Act comes into force. For our customers, it means improvements and clarifications. We are therefore adjusting our insurance conditions accordingly. The updates and clarifications to the conditions apply both to new and existing customers.

As of 1/1/2022, the following main changes come into force:

- 14-day revocation period for applicants: this applies for applications with a signing date from 1/1/2022.
- Regular right of cancellation:
After a period of 3 full calendar years, customers may cancel their contracts with 3 months' notice at the end of the year. Insurance companies do not have this right. Insurance policies with multi-year contractual periods can already be canceled as of 12/31/2022, rather than at the end of the agreed

period, provided at that point 3 full insured years have passed. KLuG does not issue multi-year contracts.

- Period of limitation for benefits:
This is extended from 2 to 5 years. For collective daily benefits, the period remains 2 years.
- On the occasion of the partial revision of the VVG, we have update the General Insurance Conditions [Allgemeinen Versicherungsbedingungen, AVB] for supplementary health insurance policies and the AVB for the product UTI. The adjustments also include gender-neutral language and modern a privacy policy.

For the product VIVANTE, the previous Insurance Conditions [Versicherungsbedingungen, VB] have been presented as Supplementary Insurance Conditions [Zusätzliche Versicherungsbedingungen, ZVB]. These ZVB apply in conjunction with the General Insurance Conditions for the supplementary insurance policies offered by KLuG.

These updates and clarifications do not include any disadvantages for policyholders. Starting from 1/1/2022, they apply to both new and existing customers and have been approved by the supervisory authority.

Change/removal of the price reduction for Helsana Advocare policyholders born in 2003/1996

Upon turning 19, as of January 1 of the following year, the premiums for the legal expense insurance policies KLuG Advocare PLUS cost 50%. Upon turning 26, the insurance policies cost 100% as of January 1st of the following year.

Insurance allocation with costs

Long-term nursing care insurance CURA for HOSPITAL policyholders

Insured men born in 1956 and women born in 1957

Policyholders with one of the following supplementary hospital insurance policies:

HOSPITAL ECO / PLUS / COMFORT / PLUS BONUS / COMFORT BONUS / PLUS CLASSICA / COMFORT CLASSICA or ALBERGO DUO / SOLO with Supplementary Insurance Conditions 2014 receive the long-term nursing care policy CURA upon reaching AHV pension age.

Inclusion takes place as of 1/1/2022 without a health check. The daily benefit flat rate is based on the respective supplementary hospital insurance policy purchased. The detailed information on the product, as well as the monthly premium, for CURA can be found in your policy.

Policyholders with Supplementary Insurance Conditions 2016 have no right to CURA long-term nursing care insurance. However, they can apply for it with a health declaration.

Dental insurance DENTApplus Bronze as per claims from TOP or COMPLETA

Policyholders born in 2001

Upon turning 21, insurance coverage from the products TOP and COMPLETA for treatment costs for the correction of misaligned teeth is canceled as of January 1 of the following year.

In order to avoid gaps in coverage, policyholders will receive the dental insurance plan DENTApplus Bronze as of 1/1/2022 without a health check.

The monthly premium and insured services for dental treatments, prophylaxis, dental check-ups, oral surgery and orthodontics can be found in your policy.

Waiver for insurance assignment to CURA and DENTApplus Bronze

If, despite these advantages, you would like to waive the assigned insurance products, please let us know in writing by 12/31/2021 for CURA long-term insurance and for DENTApplus Bronze. Then your insurance coverage will be canceled **as of 1/1/2022**.

SALARIA individual daily benefit insurance as per VVG

Reaching AHV pension age (men born in 1956 and women born in 1957)

For policyholders who continue to work, insurance can continue until the age of 70 as follows:

- Daily benefit maximum as before
- Duration of benefit up to 180 days
- Maximum of 30 day waiting period

If you would like to take advantage of this option, please let us know in writing by 12/31/2022.

UTI – Unfallversicherung für Tod und Invalidität [Accident insurance for death and incapacity]

Children born in 2018:

For children born in 2018, the death benefit as per the insurance application will be automatically increased to CHF 10,000 as of January 1, 2022.

The maximum insurance amount: policyholders older than 65 (born in 1956)

For policyholders older than 65, the insurance amount will automatically be reduced as follows beginning on January 1, 2022:

Death: maximum CHF 20,000 / Incapacity: maximum CHF 100,000 (without progression)

KTI – Kapitalversicherungsdeckung für Tod und Invalidität infolge Krankheit [capital insurance for death and incapacity as a result of illness]

Children born in 2018:

For children born in 2018, the death benefit as per the insurance application will be automatically increased to CHF 10,000 as of January 1, 2022.

The cut-off age is reached on December 31 after the 60th birthday.