

INSURED WITH KLUG.

OUR PRODUCTS



KLUG

KRANKENVERSICHERT. INDIVIDUELL BERATEN.



KLUG, BECAUSE THE SMALL
ONES CAN MOVE MOUNTAINS.

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KLUG, BECAUSE SHE HAS
A VISION.

WELL ADVISED, INSURED WITH KLuG

When is one 'well insured'? Who leads you through the labyrinth of insurance plans, regulations or charges?

KLuG not only provides a suitable and high-quality product for every need to fill up the gaps of basic insurance, but also has built up a name of its own as „insurance with individual advice“. Our client advisors offer professional advice and give in-depth information about all insurance sectors. As a KLuG-customer you have the benefit of being in contact with a personal advisor who knows who you are and what you need. You receive an insurance solution corresponding to your life situation of an impressive value for money.

In 1918 KLuG was founded as the health insurance fund of Landis & Gyr company. Today it insures private people as well as companies all over Switzerland. With modern administrative structures, first-class products and reasonable price policy Klug asserts its status of a quality health insurance within the healthcare market. For its efficient management Klug has been distinguished as one of the best healthcare funds (by Comparis).

THE BASIC INSURANCE COVER

BASIS – Mandatory insurances.

The basic insurance guarantees medical primary care. It is mandatory for all residents in Switzerland and the scope of services is identical with all insurance providers. KLuG offers a standard model with free doctor's choice.

| Benefits | Clarification |
|---------------------------------------|--|
| Outpatient treatments | – medically prescribed treatments (at residence or work place) |
| Hospital | – stay and treatment at intensive care hospital (on the general ward within the canton of residence) |
| Abroad | – upon illness requiring emergency treatment |
| Transportation | – medically indispensable emergency transportation or rescue (cost contribution) |
| Aids and medicaments | – prescribed medicaments covered by health insurance – aids according to regulations on „materials and items“ |
| Complementary medicine and prevention | – takeover of official mandatory benefits as per the Health Care Services Regulations (KLV) |
| Spa treatments | – spa therapies in recognized spas prescribed by a doctor (Medicaments and therapies as per the rates at the place of residence) |
| Home nursing care (Spitex) | – nursing care at home upon the doctor's prescription (as per Spitex's cantonal agreements) |
| Nursing home | – stay, doctor and therapy (cost contribution as per nursing home rates) |
| Dental services | – full coverage upon dental damage incurred by an accident as well as upon serious disorder of masticatory system |

OUTPATIENT SUPPLEMENTARY INSURANCES

TOP – useful supplement.

Are you a frequent traveller in occasional need of a medication not refunded by health insurance? In this case you can benefit from TOP. This outpatient supplementary insurance fills up various coverage gaps of basic insurance and offers full protection abroad.

For many years TOP has received perfect scores in neutral rankings by the Assets Centre (VZ VermögensZentrum AG).

| Benefits | Clarification |
|-------------------------------------|--|
| Abroad | <ul style="list-style-type: none"> – Emergency treatment by a doctor or in hospital during a stay abroad of maximum 12 months – return transportation to Switzerland if medically required – person's search upon missing person report – overseas and healthcare legal protection |
| Medicaments and medical aid | <ul style="list-style-type: none"> – medicaments not refunded by health insurance – medical aids such as hearing-aid devices, blood pressure apparatuses or orthopaedic insoles |
| Dental services (cost contribution) | <ul style="list-style-type: none"> – orthodontics – maxillary surgery – braces |
| Legal protection | <ul style="list-style-type: none"> – Health legal protection – Overseas legal protection |
| Others | <ul style="list-style-type: none"> – eyeglass lenses – contact lenses |

SANA – The alternative.

You are aware that prevention is the best alternative. For KLuG has not only smart products but also clients who know how to value them. To make an example: the supplementary insurance SANA combines prevention with complementary medicine, as well as contributes to costs and grants a great deal of healing aids and methods.

In neutral ranking by the Assets Centre (VZ VermögensZentrum AG) SANA has earned rave reviews for its outstanding services.

| Benefits | Clarification |
|---|---|
| Health-promoting methods | <ul style="list-style-type: none"> – Fitness courses and subscriptions – Back training – Autogenic training – Nutrition courses – and others |
| Recognized alternative healing aids and treatment methods | <ul style="list-style-type: none"> – Osteopathy – Kinesiology – Acupuncture massage – Bach flower-therapy – and others |
| Medical prophylaxis | <ul style="list-style-type: none"> – Vaccinations – Cardiac-/circulatory check-ups – Ultrasonic testing – Smoking cessation – Screenings for early detection of cancer – and others |

COMPLETA – One for all.

With COMPLETA you can gain a big plus for KluG has unified two supplementary insurances TOP and SANA within COMPLETA by broadening it with further benefits. Thereby, compensations are often higher than within single insurances. What's more, you receive full coverage in emergency cases inland or abroad and benefit from bountiful services in the fields of complementary medicine, prevention and health promotion.

According to surveys by the Assets Centre (VZ VermögensZentrum AG) supplementary insurances TOP and SANA have been granted best reviews for many years.

PRIMEO – The outpatient way.

Tennis elbow arm, inguinal hernia or eye cataract: with frequent today's operation techniques a variety of treatments can be carried out on an outpatient basis. While recovery in a habitual setting seems beneficial for the healing process, outpatient interventions become more and more popular. Yet who will be paying for those? PRIMEO. For it is PRIMEO that fills up the gap between the basic insurance and the supplementary hospital insurance. Whereas the hospital insurance comes first into effect at hospital stays lasting several days, when it comes to outpatient treatments you are also perfectly cared for with PRIMEO.

| Benefits | Clarification |
|--|--|
| Outpatient treatments in Helsana-Group partner clinics | <ul style="list-style-type: none"> – free choice at outpatient treatment, like e.g. small operations – more comfort, such as direct access to experts or separate waiting rooms – preventive healthcare, such as e.g. check-ups and advice on the topics like sport, nutrition, stress reduction – extensive additional benefits, such as helping devices and implants |



KLUG; BECAUSE WELL-BEING
MAKES OUR HEALTH STRONGER.

A young woman with long dark hair is smiling and looking towards the camera. She is wearing a black choker and a dark, sequined halter-neck top. The background is a blurred party scene with colorful lights (red, blue, white) and people dancing. The text "KLUG, BECAUSE SHE KNOWS HOW TO SEIZE THE MOMENT." is overlaid on the left side of the image.

KLUG, BECAUSE SHE KNOWS
HOW TO SEIZE THE MOMENT.



KLUG

KRANKENVERSICHERT. INDIVIDUELL BERATEN.



KLUG, BECAUSE A SMILE IS HIS
LIFELONG COMPANION.

DENTApplus – One with an edge.

They grow only once and do not heal from health impairment due to illness. Still, we need them to bite hard and look well and white for a lifetime. In order for us to be able to maintain high standards of your teeth we have created a supplementary dental insurance DENTApplus. It contributes to the costs for prophylaxis, as well as dental hygiene and check-ups. It also prevents both kids and adults from high costs for dental corrections or treatments and dentures.

There are five variants of DENTApplus. Simply choose what suits you best:

| Benefits | Clarification |
|----------|---|
| Light | – 75 percent coverage of costs – up to 300 Swiss francs per calendar year |
| Bronze | – 50 percent coverage of costs – up to 1000 Swiss francs per calendar year |
| Silber | – 75 percent coverage of costs – up to 2000 Swiss francs per calendar year |
| Gold | – 75 percent coverage of costs – up to 3000 Swiss francs per calendar year |
| Combi | <ul style="list-style-type: none"> – 50 percent coverage of costs – up to 1000 Swiss francs per calendar year, as long as the expenses for the dentist fall under 2000 Swiss francs – 80 percent coverage of expenses for the dentist from 2000 Swiss francs up |

SUPPLEMENTARY HOSPITAL INSURANCES

HOSPITAL ECO – Practical solution.

You feel to be in good hands in multiple-bed room on the general ward, and still, would like to choose the hospital on your own? Could it be that you need help with your household and a supervision for your kids? The supplementary hospital insurance HOSPITAL ECO guarantees a free hospital's choice and substantially contributes to costs for supporting services. In this way you can thoroughly focus on your recovery.

| Benefits | Clarification |
|--|---|
| Hospital | <ul style="list-style-type: none"> – accommodation in multiple-bed room (general ward) – free hospital's choice all over Switzerland – inpatient treatments abroad (contribution to costs) |
| Supervision and recovery (cost contribution) | <ul style="list-style-type: none"> – household help – Intensive and transitional care – Spa therapies and recovery treatments – KidsCare, Nanny Service |

HOSPITAL PLUS – When you need more than the average.

With HOSPITAL PLUS you decide in which hospital and by which doctor you wish to be treated. Thanks to accommodation in a two-bed room on the semi-private ward you enjoy peace and rest. What is more important, you benefit from additional services, such as home nursing care or recovery treatment. Do you need fast access to an expert doctor? Only within 5 working days you may consult a specialist.

| Benefits | Clarification |
|--|--|
| Hospital | <ul style="list-style-type: none"> – accommodation in a two-bed room (semi-private ward) – free doctor's choice in the hospital – free hospital's choice all over Switzerland – inpatient treatments abroad (high cost contribution) |
| Supervision and recovery (high cost contribution) | <ul style="list-style-type: none"> – household help – Intensive and transitional care – Spa therapies and recovery treatments – KidsCare, Nanny Service |
| Fast Track | <ul style="list-style-type: none"> – access to specialists within 5 working days only |
| Expert second opinion | <ul style="list-style-type: none"> – access to well-known professors or specialists for the doctor's second opinion |

HOSPITAL COMFORT – The solitary.

HOSPITAL COMFORT provides extensive services of the supplementary hospital insurance HOSPITAL PLUS, yet it takes a step further: instead of in two-bed room on the semi-private ward you are placed in a single room on the private ward. You can enjoy peace and make a full recovery quickest possible!

| Benefits | Clarification |
|--|--|
| Hospital | <ul style="list-style-type: none"> – accommodation in single room (private ward) – free doctor's choice in the hospital – free hospital's choice all over Switzerland – inpatient treatments abroad (generous cost contribution) |
| Supervision and recovery (generous cost contribution) | <ul style="list-style-type: none"> – household help – Intensive and transitional care – Spa therapies and recovery treatments – KidsCare, Nanny Service |
| Fast Track | <ul style="list-style-type: none"> – access to specialists within 5 working days only |
| Expert second opinion | <ul style="list-style-type: none"> – access to well-known professors or specialists for the doctor's second opinion |

HOSPITAL FLEX – The flexible.

Single- or multiple-bed room? Or even an outpatient treatment? Because each case is different you would like to keep all options open — especially as a soon-to-be-mum. With the supplementary hospital insurance HOSPITAL FLEX not only flexible hospital's choice but also extensive supervision services are there at your disposal.

| Benefits | Clarification |
|--------------------------|---|
| Hospital | <ul style="list-style-type: none"> – free ward's choice (general, semi-private, private) – free doctor's choice in the hospital (when accommodated on the semi-private or private ward) – free hospital's choice all over Switzerland – inpatient treatments abroad (cost contribution) – Rooming-in (cost contribution) |
| Outpatient surgery | <ul style="list-style-type: none"> – outpatient birth (cost contribution) |
| Supervision and recovery | <ul style="list-style-type: none"> – household help – Intensive and transitional care – Spa therapies and recovery treatments – Nanny Service |



KLUG, BECAUSE YOU NEVER KNOW
WHAT'S AROUND THE CORNER.

VARIOUS OTHER SUPPLEMENTARY INSURANCES

Beside the basic insurance, the outpatient supplementary insurances and hospital insurances KLuG offers further insurances, tailored to special needs:

- travel and holiday insurance
- long-term care insurances
- capital insurances upon illness, accident, invalidity or death
- legal protection (only in combination with TOP or COMPLETA)
- Healthcare insurance for people with main place of residence abroad (Expats)

You can find further information on our website. We are always willing to advise you individually as well. Simply send us a filled-in reply form, call or just drop by.

KLUG, BECAUSE HEALTH
NEEDS PROTECTION.



We are happy to give you personalized advice.
Simply drop by or call us.

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