

SUPPLEMENTARY HEALTH CARE INSURANCE

	DENTApIus Dental insurance for all your needs	VIVANTE Long-term care insurance with free selection of qualified nursing person	CURA Long-term care insurance supplementary to the basic insurance benefits
Coverage	Dental treatment if required for an illness, orthodontic treatment or maxillary surgery	Supports treatment by relatives or specialists at home or in a nursing home	Contribution to costs not covered for a household help or in a nursing home
	Check-ups, dental hygiene	No need to provide proof of cost in case of claim; free disposal of daily allowance	In case of regular need for care due to illness or accident
	Worldwide cover (max. CH tariff)	Selection of daily allowance options of CHF 40, 60, 80, 100, 140, 180 that can be taken out individually or accumulated	Optional daily flat rates: CHF 10, 20, 30, 40, 50, 60, 70, 80, 90, 100, 110, 120, 130, 140, 150, 200, 250, 300
	Optional maximum amounts of CHF 300, 1,000, 2,000, 3,000 per calendar year up to unlimited cover	In case of accident and illness; independent of basic insurance benefits	Optional waiting period of 180, 360, 720, 1,080 days

DAILY ALLOWANCE INSURANCE

	Daily allowance insurance according to KVG
Age	From age 16 to 64
Duration of benefits	720 days within 900 calendar days
Daily allowance amount	CHF 10 to 50 per day. Corresponds to max. benefits per month of CHF 1,500
Maternity benefits	16 weeks (112 days)
Accident	Can be included
Waiting periods	30, 60, 90, 120, 150, 180, 240, 300 or 360 days

LEGAL PROTECTION INSURANCE

	KLuG Advocare PLUS The legal protection insurance for customers with TOP or COMPLETA
Coverage	Private and traffic legal protection; up to CHF 300,000 per case (Europe), max. CHF 30,000 per case (outside Europe)

SAVE ON BASIC INSURANCE

Save with alternative insurance models (AIM).

In addition to the statutory standard BASIS option, we also offer the alternative insurance models (AIMs) DOCMED and PRAXMED. The DOCMED medical services correspond to those in the standard BASIS model. The medical benefits you get from them are the same everywhere. With an AIM, you save on premiums, and the efficient and competent way you're dealt with by a central contact person means you also avoid multiple examinations. We will reward you with a discount of up to 14% on premium.

SAVE MONEY ON OPTIONAL SUPPLEMENTARY INSURANCE

Family discount*	Supplementary health care insurance plans (TOP, SANA, COMPLETA, PRIMEO); supplementary hospital insurance HOSPITAL; dental insurance DENTApIus, long-term care insurance CURA, VIVANTE
5%	For 2 people
10%	For 3 people and more
Discount	For supplementary hospital insurance HOSPITAL
min. 15%	With selectable yearly deductibles
Discount	Legal protection insurance KLuG Advocare PLUS
100%	For children up to age 18
50%	For young people aged 19 to 25
25%	If at least 2 adults (age 26 or older) living in the same household (family policy) take out KLuG Advocare PLUS

* KLuG insurances reserves the right to adjust the conditions or discounts at any time.

COME AND JOIN US.

YOU'VE COME TO THE RIGHT PLACE — WITH US YOU'RE TRULY SAFE.

You will not only receive first class insurance but also first class support. We are here for you when you need us: fast, efficient and uncomplicated. Because it's important to us that you feel like you're in good hands.

KLuG – insurance since 1918

KLuG health insurance was founded in 1918 and looks after approx. 10,000 insured customers today. These include private individuals, families and also employees of international companies right across Switzerland.

KLuG health insurance is a member of the Swiss Health Insurers Association (santésuisse) and is reinsured by the Reinsurance Association (RVK Rück). Furthermore, we have existing cooperation agreements with Switzerland's largest health insurer (Helsana Versicherungen AG) and other insurance companies for the supplementary insurance range. KLuG's insurance offers are continually adapted to the latest research and developments in the interest of our customers.

We will be happy to advise you in person.
Just come and see us or give us a call.

KLuG Krankenversicherung

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KLUG

KLUG — AN OVERVIEW
OF OUR BENEFITS

HEALTH INSURANCE WITH A PERSONAL TOUCH

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		COMPULSORY HEALTH INSURANCE	SUPPLEMENTARY OUTPATIENT INSURANCE			SUPPLEMENTARY HOSPITAL INSURANCE					
		BASIS Basic insurance	TOP The standard supplement to BASIS with top marks from VZ VermögensZentrum	SANA The natural health insurance with top marks from VZ VermögensZentrum	COMPLETA Comprehensive health insurance	COMPLETA EXTRA* In addition to COMPLETA	PRIMEO Supplementary outpatient benefits	HOSPITAL ECO General ward, anywhere in Switzerland**	HOSPITAL Semi-private Semi-private ward, anywhere in Switzerland*	HOSPITAL Private Private ward, anywhere in Switzerland*	HOSPITAL FLEX Free choice of ward, anywhere in Switzerland**
Outpatient treatment	Medically prescribed treatment provided by federally certified doctors, chiropractors and medical support staff (speech therapists, healthcare professionals, physiotherapists, etc.)	By recognised professionals throughout Switzerland, according to agreed rates			By doctors not under contract (excluding psychotherapy): 90%	No additional benefits	Free choice of doctor from the specialists in KLuG Krankenversicherung partner hospitals				
Complementary medicine	Benefits for complementary medical treatments by trained and legally recognised doctors or by naturopaths and therapists recognised by the KLuG Krankenversicherung	Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), medical traditional homeopathy and phytotherapy, carried out by doctors with recognised training pursuant to the Health Insurance Benefits Ordinance (KLV)		Outpatient treatment: 75% of the costs not covered by basic insurance; inpatient treatment: maximum of CHF 5,000 per year	Outpatient treatment: 75% of the costs not covered by basic insurance; inpatient treatment: maximum of CHF 5,000 per year	100% of the costs for outpatient treatment that exceeds the COMPLETA benefits. 75% of the costs, up to CHF 750 per year, for other recognised therapists and treatment methods. 75% of the costs, up to CHF 750 per calendar year, for treatment abroad					
Health promotion	Benefits for gym memberships, fitness courses, back and full-body training, birth preparation, antenatal/postnatal exercise classes, relaxation and nutrition courses, etc.			75%, up to a maximum of CHF 500 per year and CHF 200 per field. For methods and providers recognised by the KLuG Krankenversicherung.	75%, up to a maximum of CHF 500 per year and CHF 200 per field. For methods and providers recognised by the KLuG Krankenversicherung.	100% of the costs, up to CHF 800 per year, for all areas combined. CHF 200 per year for membership contributions for selected sports clubs. CHF 200 for gyms abroad.					
Prevention	Costs covered for specific examinations for the early detection of illnesses and for preventive measures (e.g. benefits for vaccinations). Carried out or prescribed by a doctor	By recognised professionals throughout Switzerland, according to agreed rates		75%, up to a maximum of CHF 500 per year as per KLuG Krankenversicherung list	90%, up to a maximum of CHF 750 per year as per KLuG Krankenversicherung list	100% of the costs, up to CHF 500 per year					
Implants							Maximum of CHF 1,700 for check-ups within three years as per KLuG Krankenversicherung list				
Hotline	Medical hotline, online services						90%, up to a maximum of CHF 5,000 per year, towards the share that is not covered or not fully covered by basic insurance (excluding dental implants)				
Medication	Medication covered by statutory health insurance	As per specialties list					Maximum of CHF 300 per year as per KLuG Krankenversicherung list				
	Medication not covered by statutory health insurance (excluding medications on the List of Pharmaceutical Products with Special Application (LPPV))		90% for medications approved by Swissmedic, maximum 50% as per KLuG Krankenversicherung list	75% for complementary medicines	90% for medication approved by Swissmedic, 75% for complementary medicines	No additional benefits					
Glasses/contact lenses		Maximum of CHF 180 per year up to 18th birthday	90% up to a maximum of CHF 150 per year		90%, up to a maximum of CHF 300 per year	100% of the costs, up to CHF 300 per year, for spectacle lenses and frames and contact lenses. 100% of the costs, up to CHF 750 per eye and per calendar year, for laser vision correction					
Dental treatment	Accident-related tooth damage	If accident cover is included									
	Serious diseases of the masticatory system	By recognised professionals throughout Switzerland, according to agreed rates									
	Serious general illnesses	By recognised professionals throughout Switzerland, according to agreed rates									
	Correction of misaligned teeth up to the age of 20 (e.g. orthodontic treatment and maxillary surgical treatment)		75% of the cost, up to a maximum of CHF 10,000 per year		75% of the costs, up to a maximum of CHF 10,000 per year	No additional benefits					
Special forms of treatment	Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.		75%, up to a maximum of CHF 3,000 per year as per KLuG Krankenversicherung list		75%, up to a maximum of CHF 4,500 per year as per KLuG Krankenversicherung list	100% of the excess from COMPLETA	90%, up to a maximum of CHF 5,000 per year for innovative types of treatment and diagnosis as per KLuG Krankenversicherung list				
Aids	Medically necessary and prescribed by a doctor	In accordance with prescription for aids and equipment	90%, up to a maximum of CHF 1,000 per year as per KLuG Krankenversicherung list		90%, up to a maximum of CHF 1,500 per year as per KLuG Krankenversicherung list	No additional benefits	Maximum of CHF 5,000 per year. In accordance with prescription for aids and equipment. Share in excess of basic insurance				
Transportation	Medically necessary transport by appropriate means of transportation (e.g. ambulance, air transport)	50% up to a maximum of CHF 500 per year	Maximum CHF 100,000 per year in Switzerland		Maximum of CHF 100,000 per year in Switzerland	No additional benefits					
	Rescue	In Switzerland: 50% up to a maximum of CHF 5,000 per year (excluding search and recovery costs)	Maximum CHF 100,000 per year in Switzerland		Maximum of CHF 100,000 per year in Switzerland	No additional benefits					
	Various e.g. public transport or taxi						Maximum of CHF 500 per year for travel from or to a service provider				
Personal assistance	Rescue, transportation, repatriation		Unlimited, abroad		Unlimited, abroad						
	Search		Up to CHF 20,000 abroad		Up to CHF 20,000 abroad	100% of the costs, up to CHF 30,000, per search and recovery operation in Switzerland					
International	Acute and emergency outpatient treatment during a temporary stay abroad	Within EU/EFTA: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card); outside EU/EFTA: up to a maximum of twice the Swiss tariff amount (place of residence)	12 months' cover, worldwide. Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards		12 months' cover, worldwide. Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards	No additional benefits	For planned outpatient treatment as per cost approval				
	Acute and emergency inpatient treatment during a temporary stay abroad	Within EU/EFTA: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card); outside EU/EFTA: up to a maximum of twice the Swiss tariff amount (place of residence)	12 months' cover, worldwide. Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards		12 months' cover, worldwide. Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards	No additional benefits		CHF 500 per day, for a maximum of 60 days per year	CHF 1,500 per day, unlimited duration	Full cost coverage, unlimited duration	Option 1: CHF 500 per day, for a maximum of 60 days per year Option 2: CHF 1,000 per day, for a maximum of 60 days per year
	Planned outpatient and inpatient treatment				Planned outpatient treatment abroad (excluding complementary medicine): 90%, up to a maximum of CHF 1,000 per year	100% of the costs, up to CHF 4,000 per year		CHF 500 per day, for a maximum of 60 days per year (planned and emergency treatment combined: maximum of 60 days per year)	CHF 1,500 per day, unlimited duration with cost approval	Full cost coverage, unlimited duration with cost approval	Option 1: CHF 500 per day, for a maximum of 60 days per year (planned and emergency treatment combined: maximum of 60 days per year) / Option 2: CHF 1,000 per day, for a maximum of 60 days per year (planned and emergency treatment combined: maximum of 60 days per year)
Legal expenses cover in health matters	Comprehensive legal expenses cover for disputes with doctors, hospitals and providers of social insurance and private liability insurance		Maximum of CHF 250,000 per case in Europe, maximum of CHF 50,000 per case outside Europe		Maximum of CHF 250,000 per case in Europe, maximum of CHF 50,000 per case outside Europe	No additional benefits					
Maternity	Check-ups (seven before the birth, one after)	Eight check-ups, two ultrasound examinations		Additional ultrasound examinations (see prevention benefits)	Additional ultrasound examinations (see prevention benefits)	No additional benefits					
	Breastfeeding guidance (by midwives or specially trained nurses)	Three sessions									
	Birth preparation (courses given by midwives)	CHF 150									
	Inpatient treatment	See hospital stays (in Switzerland) (Maternity benefits are exempt from co-payment)									
	Outpatient treatment	By recognised professionals, according to agreed rates. Basic cover for home birth or outpatient birth. (Maternity benefits are exempt from co-payment)						See hospital stays (in Switzerland)	See hospital stays (in Switzerland), if included CHF 1,500 lump sum for outpatient birth	See hospital stays (in Switzerland), if included CHF 3,000 lump sum for outpatient birth	See hospital stays (in Switzerland) Lump sum for outpatient birth under HOSPITAL FLEX 1: CHF 500, under HOSPITAL FLEX 2: CHF 1,000
Hospital Flex	Treatment in a recognised acute care hospital on the cantonal list of hospitals	Full cover for the general ward of a listed hospital anywhere in Switzerland, up to the tariff in the canton of residence						Full cover for a general ward anywhere in Switzerland**	Full cover for a semi-private ward anywhere in Switzerland*	Full cover for a private ward anywhere in Switzerland*	Full cover for general, semi-private and private wards anywhere in Switzerland** taking into account the co-payment selected.
	Treatment in a KVG contract hospital of KLuG Krankenversicherung										Option 1: Co-payment privt. ward: 50% (max. CHF 9,000 per year); semi-prvt. ward: 35% (max. CHF 3,000 per year) gen. ward: none / Option 2: Co-payment privt. ward: 35% (max. CHF 4,000 per year); semi-prvt. ward: 20% (max. CHF 2,000 per year) gen. ward: none
	Inpatient stay (room comfort)	Multi-bed room					Overnight stays and comfort benefits in the event of outpatient treatment, maximum of CHF 400 per treatment, maximum of CHF 1,200 per year	Multi-bed room	Two-bed room	Single room	Free choice of hospital ward anywhere in Switzerland**
Fast track & expert opinion	Inpatient stay in higher-category ward than that insured							Private ward: 20% of benefits; semi-private ward: 40% of benefits	Private ward: costs of semi-private ward		
	Quick initial consultation with a specialist (fast track) as well as an expert second opinion from a respected professor							Included. At selected partner clinics	Included. At selected partner clinics		
Acute and transitional care	Benefits covering food and accommodation in the event of acute and transitional inpatient care (healthcare benefits fully covered)							CHF 90 per day, for a maximum of 14 days per year	CHF 120 per day, for a maximum of 14 days per year	CHF 240 per day, for a maximum of 14 days per year	Option: CHF 100 per day, for a maximum of 14 days per year
Spa treatment	Medically required and prescribed by an approved doctor, at recognised therapeutic spas	Medical treatments and therapies in accordance with the tariff in the place of treatment and CHF 10 per day, for a maximum of 21 days per year									
								CHF 30 per day, for a maximum of 30 days per year (in Switzerland and Europe)	CHF 100 per day, for a maximum of 21 days per year (in Switzerland and Europe)	CHF 200 per day, for a maximum of 21 days per year (in Switzerland and Europe)	Option: CHF 100 per day, for a maximum of 21 days per year (in Switzerland and Europe)
Convalescent therapy	Medically required and prescribed by an approved doctor, at recognised convalescent facilities in Switzerland							CHF 30 per day, for a maximum of 30 days per year (spa and convalescent therapies combined: maximum of 30 days per year)	CHF 100 per day, for a maximum of 21 days per year (spa and convalescent therapies combined: maximum of 21 days per year)	CHF 200 per day, for a maximum of 21 days per year (spa and convalescent therapies combined: maximum of 21 days per year)	Option: CHF 100 per day, for a maximum of 21 days per year (spa and convalescent therapies combined: maximum of 21 days per year)
	With a medical prescription and complete incapacity for work (e.g. after an acute inpatient hospital stay)							CHF 30 per day, for a maximum of 30 days per year	CHF 100 per day, for a maximum of 30 days per year	CHF 200 per day, for a maximum of 30 days per year	Option: CHF 50 per day, for a maximum of 30 days per year
Home nursing care (Spitex)	Medically prescribed nursing care given at home by recognised service providers	Co-payment according to Health Insurance Benefits Ordinance KLV (Art. 7)									
KidsCare	Care and nursing for sick children (insured person: child)							Maximum of 30 hours per year	Maximum of 60 hours per year	Maximum of 120 hours per year	
Nanny service	Care of healthy children when one parent is in hospital (insured person: parent)							Maximum of 30 hours per year	Maximum of 60 hours per year	Maximum of 120 hours per year	Option: maximum of 30 hours per year
Rooming-in	Contribution to the cost of accommodation/meals in hospital for closely related persons								CHF 100 per day, for a maximum of 15 days per year	CHF 200 per day, for a maximum of 15 days per year	Option 1: CHF 50 per day, for a maximum of 15 days per year / Option 2: CHF 100 per day, for a maximum of 15 days per year
Nursing home	Healthcare in recognised nursing homes	Co-payment according to Health Insurance Benefits Ordinance KLV (Art. 7)									

* From doctors and hospitals recognised by KLuG. You can find the list of hospitals without full cost coverage at klug.ch/en/klug/news/negotiating-fair-prices.

Please note that you will have to cover the costs charged by hospitals and doctors not recognised by KLuG. / ** Cantonal listed hospital