



Supplementary Conditions (SC)

Supplementary insurance

Visana Managed Care (FLIC) Complementary medicine

Notes:

- For reasons of readability only the male pronoun is used.
- The original version of these provisions is the German version. Versions in other languages are translations. The German text is valid in cases of doubt arising because of interpretation.

These Supplementary Provisions form part of the insurance contract. Reference is made expressly to the General Insurance Conditions of Visana Managed Care supplementary health insurance.

What can be insured?

The following can be included in Managed Care for complementary medicine: Contributions to the cost of complementary treatment for outpatients and in-patients and to the cost of therapies and medicines.

What are the options under Managed Care for complementary medicine?

With supplementary Managed Care for complementary medicine you can choose between levels I, II and III, which differ as regards the doctors, therapists, or institutions that provide treatment and also in terms of the benefits that are covered.

Complementary I	Complementary II	Complementary III
Doctor or recognized naturopath, therapist	Doctor or recognized naturopath, therapist	Doctor or recognized naturopath, therapist, non-recognized naturopaths or therapists

You can choose Managed Care for complementary medicine, provided you already have mandatory Managed Care insurance. Under this basic insurance, only the supplementary Managed Care option is possible; however, you are free to choose the level.

If basic Managed Care insurance ends, Managed Care for complementary medicine will convert into complementary coverage. If you wish to cancel complementary insurance, you must notify Visana one month after the basic Managed Care insurance ends.

You are obliged to use the services covered under this insurance only based on a consultation or prescription by a Managed Care doctor, in which case your premium will be reduced. Visana recognises Managed Care doctors as those who provide a limited range of services in accordance with the Swiss Federal Law on Health Insurance. If the telemedical Managed-Care model is selected, the provider of the telemedical service is deemed to be the Managed-Care doctor. The telemedical Managed-Care doctor is contacted by phone.

Family discount (valid for new contracts from 1/1/2020 onwards)

The second child and every additional child receive a 50 % premium discount until they reach the age of 18. The discount is only granted if at least two children have supplementary health insurance with Visana Insurance Ltd. Once the first child has reached the age of 18, the second child counts as the first child and therefore is no longer entitled to a discount.

If, due to insurance-related reasons, a 50 % family discount is no longer justifiable for the product, Visana Insurance Ltd has the right to reduce or cancel the discount accordingly, at the end of a calendar year.

Visana Insurance Ltd shall give notice of reduced or cancelled discount no later than 30 days before it comes into force. You then have the right to terminate the insurance cover affected by the reduction or cancellation of discount at the end of the current calendar year. In order to be valid, the notice of termination must reach Visana Insurance Ltd no later than on the last working day of the calendar year. If you do not serve such notice of termination, this equates to acceptance of the change on your part.

1. General

1.1 What conditions must be met?

Managed Care for complementary medicine provides benefits for effective, purposeful, and cost-effective diagnostic and therapeutic measures/medication in this field.

Benefits are paid only supplementary to mandatory health-care insurance. Managed Care for complementary medicine includes neither cost portions covered under mandatory health-care insurance nor any deductibles defined under mandatory healthcare insurance, irrespective of whether or not mandatory insurance is in effect. Only costs that were actually incurred are reimbursed. Accident cover cannot be excluded.

Benefits from Managed Care for complementary medicine are paid in Switzerland and areas abroad that lie within 100 km from the Swiss border. The same contributions as in Switzerland are paid for emergency treatments provided by state accredited doctors and therapists abroad.

Doctors with a Swiss license as well as recognized naturopaths and therapists are authorized to provide care, depending on the type of insurance. Visana Insurance Ltd recognizes naturopaths and therapists as persons who, for the relevant complementary form of therapy/procedure, fulfil the specific criteria it has defined in collaboration with doctors and therapists for each form of therapy/procedure. The recognized forms of therapy are specified in a separate list which you can look at or request an excerpt from. It is also published on Visana's website. Visana Insurance Ltd reserves the right to alter this list as stated in para. 7.1 GIC.

Managed Care III for complementary medicines pays contributions to other forms of therapy not on the list, provided the treatment is not expressly excluded under these Supplementary Conditions.

Visana Insurance Ltd maintains a list of naturopaths and therapists it recognizes under the above provisions. This list can be inspected at or excerpts of the list can be ordered from Visana.

2. Benefits schedule

Managed Care for complementary medicine	I	II	III	Special Provisions
Maximum contribution per calendar year for all benefits listed below jointly	CHF 1,000.–	CHF 4,000.–	CHF 10,000.–	
Doctors (with Swiss license) Forms of therapy on the list Other forms of therapy	90 %	90 %	90 % 90 %	Para. 3.2
Naturopaths, other therapists <ul style="list-style-type: none"> ■ Recognised by Visana: For forms of therapy on the list For other forms of therapy ■ Not recognised by Visana: Maximum per calendar year 	90 %	90 %	90 % 90 % 50 % CHF 1,000.–	Para. 3.2
Medication <ul style="list-style-type: none"> ■ Prescribed by a doctor ■ Prescribed by a naturopath recognised by Visana 	90 % 90 %	90 % 90 %	90 % 90 %	Para. 3.1

Services rendered not on the instruction of a Managed Care doctor are reimbursed at 60 % of the amount shown on the benefits schedule.

3. Special provisions

3.1 Medication

Benefits are paid for

- Anthroposophical preparations
- Biological preparations
- Homeopathic preparations
- Oligosol preparations
- Phytotherapeutic preparations
- Serocytol preparations

No contributions are paid for preparations appearing on the list of pharmaceutical preparations with special uses (LPPV), or preparations that are declared to be and used as food supplements

3.2 Benefit exclusions

No benefits will be paid for the following forms of treatment:

- Astrology
- Esoteric forms of therapy such as faith healing
- Remote treatment
- Laying on hands
- Magnetopathy
- Reiki

The insurance also does not cover activities principally aimed at increasing the person's general wellbeing (e.g. yoga, Tai-Chi, aerobics, etc.)