



Your international medical insurance solution with Cigna Global Health –

Your security when returning to Switzerland with Visana

You have opted for international medical insurance cover with Cigna Global Health. This allows you to benefit from a continuation with Visana upon your return to Switzerland.

Anyone who moves or returns to Switzerland is subject to statutory Swiss medical insurance (KVG/LAMal). This basic insurance has no acceptance restrictions, i.e. the insuree is fully insured quite irrespective of his or her state of health. As a rule, statutory medical insurance is complemented by additional policies in order to reach the desired level of cover (e.g. semi-private or private cover in the event of hospital stay). The insurer decides who to accept for such additional policies. Existing illnesses/accident injuries can lead to rejection or exclusions. In addition, waiting periods may be applied to the additional cover in cases such as pregnancy.

Individual Cigna insurees benefit from a continuation with Visana. Visana is a leading Swiss medical insurer and accepts Cigna insurees without health questions, exclusions and waiting periods for its additional cover.

The following prior conditions must be considered:

1. You must not yet have reached the age of 60 upon your return to Switzerland or at the start of your cover with Visana.
2. Your insurance term with Cigna must not have exceeded five years.
3. Cigna insurance exclusions are taken over by Visana. Cigna premium surcharges due to pre-existing conditions may lead to exclusions with Visana.
4. The available Visana products depend on the scope of the Cigna cover: the appended table is applied. The condition for continuation is that the basic insurance is also concluded with Visana.
5. The partnership between Cigna and Visana began on July 1, 2016, but also applies to existing Cigna clients who were already insured before this date as long as Points 1 and 2 are fulfilled.

The continuation offer may be obtained from auslandkrankenkasse.ch or [expatpartners ag](http://expatpartners.ag).

Visana Coming Home Solution

	Cigna	Visana (highest level free transfer)	Inpatient	Outpatient
Core plans	Platinum no limit	Spital privat + Ambulant III (private hospital ward + outpatient III)	Entitled to private ward and free choice of hospital/doctor within Switzerland (including private hospitals)	Cover in addition to KVG/LAMal: - Drugs (Swissmedic) - Check-ups up to CHF 600/3 years - Glasses/Lenses up to CHF 250/p.a. - Rescue/search - Travel insurance
	Gold EUR 1'600'000	Spital privat + Ambulant II (private hospital ward + outpatient II)		Covers in addition to KVG/LAMal: - Drugs (Swissmedic) - Check-ups up to CHF 600/3 years - Glasses/Lenses up to CHF 200/p.a. - Rescue/search - Travel insurance
	Silver EUR 800'000	Spital privat + Ambulant II (private hospital ward + outpatient II)	Entitled to semi-private ward and free choice of hospital/doctor within Switzerland (including private hospitals)	As above "Gold"
Outpatient plans*	Platinum no limit	Komplementar I plus KVG/LAMal	n. a.	Alternative treatments up to CHF 1'000/p.a. max. 90% of the costs
	Gold EUR 18'500		n. a.	
	Silver EUR 7'400		n. a.	
Maternity plans**	s. Core Plans	Sufficiently covered by KVG/LAMal and Spital (hospital)		Included in inpatient cover
	s. Core Plans			
Dental plans*	Platinum EUR 4'300	Zahnversicherung Klasse 10 (75% up to CHF 5'000) (dental insurance class 10)	n. a.	75% up to CHF 5'000 p.a.
	Gold EUR 1'850	Zahnversicherung Klasse 9 (75% up to CHF 3'000) (dental insurance class 9)	n. a.	75% up to CHF 3'000 p.a.
	Silver EUR 930	Zahnversicherung Klasse 6 (75% up to CHF 1'200) (dental insurance class 19)	n. a.	75% up to CHF 1'200 p.a.
Repatriation plans*	Platinum	Vacanza (eight weeks free insurance in conjunction with Ambulant (outpatient) and Spital (hospital))		Travel insurance
	Gold			Travel insurance
	Silver			Travel insurance
Health and Wellbeing	Platinum			Included in outpatient II and III cover
	Gold			
	Silver			

* Core plan required

** Outpatient plan required