



swisscare

“ESI Expatriate - table of benefit „

Standard covers *EUR

Cover	Platinum	Gold	Silver
Overall sum insured per insurance year	2.1 mill	1.4 mill	700000
Worldwide coverage (in USA and Canada only acute illness is covered)	100%	100%	100%
Inpatient and day care benefits			
Standard private room	100%	100%	100%
Intensive care unit	100%	100%	100%
Surgery, medical treatment, examinations, lab tests, x-rays and scans	100%	100%	100%
Medicine, dressings and nursing	100%	100%	100%
Pacemaker and other medical appliances implanted during surgery	100%	100%	100%
Organ Transplant	100%	100%	100%
Chemotherapy/chemo medicine and cancer radiation	100%	100%	100%
Dialysis	100%	100%	100%
Physiotherapy applied during hospitalisation	100%	100%	100%
Hospital room/board for 1 relative accompanying an insured child - max. per day	150	150	150
Patient transport to hospital	100%	100%	100%
Medical evacuation to other hospital in case of treatment failure	100%	100%	100%
Hospital cash benefit (max. 30 days) when inpatient treatment is received for free - max. per day	75	75	75
Emergency room treatment	100%	100%	100%
HIV/AIDS treatment (negative HIV-antibody test must be provided to obtain cover)	100%	14000	n/a
Pregnancy and birth (waiting period 12 months) - max. per pregnancy	14000	7000	n/a
Rehabilitation (max. 90 days)	14000	7000	n/a
Hospice and terminal care	14000	7000	n/a

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Outpatient benefits	Platinum	Gold	Silver
Surgery and one follow up examination	100%	100%	100%
General practitioner/specialist consultations and treatment	100%	100%	100%
Lab tests, x-rays, scans and endoscopies	100%	100%	100%
Accommodation expenses for the insured in case of medical evacuation - max. per day	150	150	150
Prescribed medicine	100%	100%	n/a
Psychiatric treatment	3000	1500	n/a
Physiotherapy, chiropractic treatment, acupuncture and speech therapy	2000	1000	n/a
Home nursing (max. 90 days)	100%	100%	n/a
Vaccinations and health checks (waiting period 6 months)	400	200	n/a
Supplementary covers			
Dental treatment (waiting period 6 months) - 80% up to max.			3000
Dental treatment due to accident			15000
Standard dental cover			
Dental treatment (waiting period 6 months) - 65% up to max			1500
Dental treatment due to accident			7500
Funeral			
Funeral expenses including transportation of the insured			7000
Medical escort and summoning			
In case of hospitalisation due to acute illness/injury up to 2 persons can be summoned or accompany the insured when transported.			Unlimited
Curtailment			
Cover for transportation, if the Insured is recalled due to loss of life or illness/injury requiring hospitalisation within the Insured's close family.			Unlimited
Personal accident			
Financial compensation paid to the Insured or legal representatives, if the Insured sustains permanent bodily injury or dies due to an accident.			Up to sum insured
Travel Protection			
Additional insurance cover for any travel outside the Insured's country of residence.			
Repatriation to residential country			100%
Resuming of scheduled itinerary			100%
Medical escort and summoning			3000
Curtailment			3000

All sums insured are per insurance year unless otherwise stated.

The insurance cover is based on the insurance conditions no. 249.

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