



## swisscare “ESI Expatriate - table of benefits „

### Standard covers

Cover	Platinum	Gold	Silver
Overall sum insured per insurance year	3.3 mill	2.2 mill	1.1 mill
Worldwide coverage (in USA and Canada acute illness is covered)	100%	100%	100%
<b>Inpatient and day care benefits</b>			
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 Transport	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	250	250	250
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	125	125	125
Emergency room treatment	100%	100%	100%
HIV/AIDS treatment (negative HIV-antibody test must be provided to obtain cover)	100%	22000	n/a
Pregnancy and birth (waiting period 12 months) - max. per pregnancy	22000	11000	n/a
Rehabilitation (max. 90 days)	22000	11000	n/a
Hospice and terminal care	22000	11000	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	250	250	250
Prescribed medicine	100%	100%	n/a
Psychiatric treatment	5000	2500	n/a
Physiotherapy, chiropractic treatment, acupuncture and speech therapy	3400	1700	n/a
Home nursing (max. 90 days)	100%	100%	n/a
Vaccinations and health checks (waiting period 6 months)	700	350	n/a
<b>Supplementary covers</b>			
Dental treatment (waiting period 6 months) - 80% up to max.			5000
Dental treatment due to accident			25000
<b>Standard dental cover</b>			
Dental treatment (waiting period 6 months) - 65% up to max			2500
Dental treatment due to accident			12500
<b>Funeral</b>			
Funeral expenses including transportation of the insured			11000
<b>Medical escort and summoning</b>			
In case of hospitalisation due to acute illness/injury up to 2 persons can be summoned or accompany the insured when transported.			Unlimited
<b>Curtailment</b>			
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
<b>Personal accident</b>			
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
<b>Travel Protection</b>			
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			5000
Curtailment			5000

All sums insured are per insurance year unless otherwise stated.

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