

Edition of 1 September 2018

Special Insurance Conditions (SIC)

Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.

SIC 37 - COMPLETA - place of residence in Germany

Provided that the place of residence or habitual residence is in Germany, clarification of and deviation from AIC COMPLETA comprises:

1. Helsana reimburses 90% – but up to a maximum amount of CHF 1,000 per calendar year – of outpatient treatment costs in Germany which are not covered by the social health insurance scheme and of targeted outpatient treatment in other countries, except for Switzerland.
2. In deviation from section 10 of AIC COMPLETA, 75% – but up to a maximum amount of CHF 1,000 per calendar year – is reimbursed for outpatient complementary medicine treatment methods and medicinal products in Germany that are recognised by Helsana. This has its base on the German fee schedule for non-medical practitioners (GebüH).
3. In deviation from section 10 of AIC COMPLETA, medically prescribed inpatient treatment provided in line with complementary medicine treatment methods is covered in Switzerland and Germany as follows:
 - Switzerland: 75% of the recognised tariffs up to a maximum amount of CHF 5,000 per calendar year
 - Germany: 75% of costs up to a maximum amount of CHF 500 per calendar year
4. In addition to section 6 AIC COMPLETA, a maximum amount of CHF 20,000 per calendar year is covered for rescue, recovery, emergency transportation and transportation from one medical facility to another within Germany.
5. In addition to section 5 of AIC COMPLETA, benefits for personal assistance are only insured outside of Switzerland and Germany. The costs associated with repatriation to the German place of residence or hospital are also covered.
6. In deviation from section 7 of appendix II to AIC COMPLETA, legal expenses coverage abroad applies to the whole world except for Switzerland, Germany and the Principality of Liechtenstein.