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## Supplementary Insurance Conditions (ZVB) HOSPITAL ECO Supplementary Hospital Insurance

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

### General

#### 1 Purpose

The HOSPITAL ECO supplementary hospital insurance plan covers accommodation and treatment costs in the general ward of a hospital and contributes to the accommodation and board costs of inpatient acute and transitional care, balneotherapy and convalescent therapies, household help and childcare.

### Benefits

#### 2 Insurance cover

- 2.1 HOSPITAL ECO bears the costs for accommodation and treatment in the hospitals that fulfil the requirements according to Section 8.1 of the General Insurance Conditions (AVB). According to this principle, for hospitals not recorded in the cantonal planning and hospital lists pursuant to Article 39 of the Federal Health Insurance Act (KVG), benefits are granted from this insurance policy provided the insurer has concluded a KVG contract with the relevant hospital (Helsana KVG contract hospital).

Helsana keeps a list of the Helsana KVG contract hospitals which provides information on the range of recognised benefits. This list is continuously updated and can be examined at Helsana offices or requested in copy.

- 2.2 HOSPITAL ECO covers, within the scope of the following conditions, the costs of an inpatient stay in a multiple-bed room in the general ward of a hospital.
- 2.3 If a hospital does not have any ward classifications or has different ward classifications, or if the rates for the general ward have not been recognised by Helsana, the conditions will be applied as if the insured person were to stay in the private ward of a hospital and the conditions set out in Section 5 of these Supplementary Insurance Conditions (SIC) shall apply.
- 2.4 Helsana keeps a list of those hospitals which have no private, semi-private or general wards within the meaning of the above conditions. Helsana updates this list continuously. It can be inspected at Helsana offices or requested in copy.

#### 3 Need for hospital treatment

Benefits are paid for scientifically recognised treatments during a hospital stay if the person's condition makes inpatient treatment necessary.

#### 4 Hospital benefits

- 4.1 An acute care hospital or a psychiatric clinic is deemed to be a hospital if it fulfils the requirements according to Section 2.1.
- 4.2 In the event of hospital treatment, the following comprise the benefits within the limits of the rates recognized by the insurer for the relevant hospital in the general ward:
- the costs of accommodation and meals
  - doctors' fees
  - the costs of scientifically recognised diagnostic and therapeutic procedures
  - nursing care in the hospital
- 4.3 Benefits for dental treatment under Section 4.2 are paid by the supplementary hospital insurance to the extent that a payment obligation exists under the KVG.

## 5 Benefits in the event of underinsurance

- 5.1 Insured persons will be provided with 20% of the benefits of HOSPITAL COMFORT if they stay in a private ward or 40% of the benefits of HOSPITAL PLUS if they stay in a semi-private ward, up to a maximum of 20% or 40% respectively of the rates recognised by the insurer for the relevant hospital.
- 5.2 Helsana keeps a list of those hospitals whose rates have not been approved. This list is continuously updated and can be examined at Helsana offices or requested in copy.

## 6 Duration of benefits

- 6.1 In the event of inpatient treatment in an acute care hospital or a rehabilitation clinic, insured benefits will be paid provided that, in view of the diagnosis and the medical treatment as a whole, a hospital stay is medically necessary.
- 6.2 In the event of inpatient treatment in a psychiatric clinic, insured benefits will be paid for a maximum of 90 days within a calendar year provided that, in view of the diagnosis and the medical treatment as a whole, a stay in a psychiatric clinic is medically necessary and chronic symptoms do not exist.
- 6.3 In the event of stays in psychiatric day and overnight clinics, no benefits will be paid.

## 7 Benefits abroad

In the event of an inpatient stay in an acute care hospital, a rehabilitation clinic or psychiatric clinic abroad, a maximum of CHF 500 per day will be paid from HOSPITAL ECO for a maximum of 60 days per calendar year towards the costs of scientifically recognised and appropriate treatment and for accommodation and meals.

## 8 Benefits for newborn children

The costs of a healthy newborn baby's stay in hospital will be covered during the period of the mother's stay in hospital.

## 9 Acute and transitional care

For inpatient acute and transitional care following a hospital stay that is prescribed by the hospital in line with the provisions of the Health Insurance Act (KVG), Helsana pays up to CHF 90 per day for a maximum of 14 days per calendar year for the uncovered costs of the room and meals.

## 10 Balneotherapy and convalescent therapy

- 10.1 For balneotherapy and convalescent therapies, up to CHF 30 per day are paid for a maximum of 30 calendar days per year towards the documented costs.
- 10.2 Entitlement to the benefits for balneotherapies exists only if such treatment was prescribed by a doctor prior to the commencement of therapy and takes place on an inpatient basis at an approved spa facility within the meaning of the Swiss Health Insurance Act (KVG). The balneotherapy must be preceded by intense, scientifically recognised and appropriate

treatment unless such treatment is not possible. A medical entry examination must be carried out at the beginning of the therapy, and the therapy and related physical treatment must be carried out in accordance with a treatment plan. The minimum duration of a balneotherapy is 14 days.

- 10.3 Helsana can, on request, also grant benefits for a cure at a spa facility outside Switzerland, provided that the conditions contained in Section 10.2 (with the exception of approval by the Swiss Health Insurance Act (KVG)) are fulfilled.
- 10.4 Entitlement to the benefits for convalescent therapies exists if such a therapy is medically necessary for recovery or convalescence from a severe illness, is medically prescribed before commencement of the therapy and is carried out at a convalescent facility in Switzerland that is recognised by Helsana.
- 10.5 Helsana must receive the medical prescription before the start of the cure, along with the name of the spa or convalescent facility and the date of arrival there.

## 11 Household help

- 11.1 If an insured person requires household help services on the basis of a medical prescription in the event of 100% incapacity to work due to their health condition and personal family circumstances, and if a hospital stay or stay in a convalescent facility can thereby be avoided or shortened, HOSPITAL ECO pays up to CHF 30 per day in respect of the proven costs for a maximum of 30 days per calendar year.
- 11.2 A household help provider is anyone who looks after the household on behalf of the insured person, whether this is an independent professional help provider or one who works for an organisation.
- 11.3 Any person who acts on behalf of the insured person to maintain their household and thereby suffers demonstrable loss of income from their profession or employment can also be recognised as a household help provider for the purposes of these benefits.
- 11.4 In the event of a stay in a nursing home or similar institution, no benefits for household help will be provided.

## 12 Childcare

- 12.1 Helsana assumes the costs of childcare for children up to the age of 15 in the event of insured illnesses or accidents for up to 30 hours per calendar year.
- 12.2 The benefits are provided as follows:
- If a child up to the age of 15 years who is insured under this policy falls ill or has an accident, childcare includes physical care of the child, the administration of medications and the preparation of meals at home, provided that there is no obligation to pay benefits for home nursing care pursuant to the Swiss Health Insurance Act (KVG).
  - If a parent or legal guardian insured under this policy is in hospital as an inpatient, he/she is entitled to childcare at home.

- 12.3 The entitlement to benefits applies to working days during normal working hours provided that the emergency and organisation centre named by Helsana has been previously contacted and has organised the care.

#### **Miscellaneous**

- 13 Insurance plan without accident cover**  
In return for a premium reduction, insurance cover for the consequences of accidents may be excluded. Accident cover can be reinstated or newly included up to the insured person's 70<sup>th</sup> birthday without the need for a medical examination.
- 14 Special condition for special types of insurance**  
For insured persons who have obtained other special forms of insurance under compulsory health care insurance pursuant to the Swiss Health Insurance Act (KVG) (e.g. HMOs, other general practitioner models or insurance models with limited choice of service providers), the limiting conditions for a benefits claim set forth in the relevant General Insurance Conditions apply to this insurance policy as well.