

## Health Insurance Overview

	I	II	IV	IV	V	VI	VII	VIII
<b>Coverage</b>	<b>IHI, International Swiss Medical (2)</b>	<b>IHI, International Health and Hospital Plan (Var)</b>	<b>BUPA International, UK (3)</b>	<b>Royal Sun Alliance Ultra Care</b>	<b>NSI Health Care, BKK, Maxi and Ultra Care (2)</b>	<b>BUPA Blue Cross, BKK, Platinum (1)</b>	<b>BUPA Blue Cross, BKK, Personal Care (4)</b>	<b>NSI Health Care, Family Plan (3)</b>
(Number of plans available)								
<b>Annual limit per policy year (CHF)</b>	1'500'000	1'000'000	1'200'000 - 2'400'000	2'650'000	200'000; 800'000 (per disability); lifetime limit: 800'000; 3'000'000)	80'000 (per disability)	12'000 - 23'000 (per disability)	3'000 - 100'000 (per disability)
Inpatient	X	X	X	X	X	X	X	X
Outpatient	X	Option	X	X	X	Option	Option	Option
Hospitalisation only	X	X	X	X	X	X	X	X
Maternity	X	X, plus option	(X) X	option	X	Option	Option	--
Dental benefits	Option	Option	--	Option	Option	--	--	--
Vision benefits	Option	Option	--	X Option	Option	--	--	--
Alternative medicine treatment	X	Option	X	--	Only chiropractor, acupuncturist	--	--	--
Personal accident (death/ disability)	--	--	--	X	X	X	X	X
Pre-existing conditions	Normal terms, surcharge or exclusion	Normal terms, surcharge or exclusion	--	X (waiting period 2 years)	--	--	--	--
<b>Chronic condition</b>	X	X	-----	(X)	X	X	X	X
HIV / AIDS	--	--	--	--	--	--	--	X (waiting period 5 years)
Worldwide cover	X	X	USA and Canada only for increased premium	X (limited time per year)	X	X	X	X
Free choice of hospital, doctor or specialist	X	X	X	X	X	X	X	X
<b>Dangerous sports</b>	X	X	X	-----	-----	-----	-----	-----
Free insurance of children	--	<10 years, max. 2 children prepaying adult	--	--	Newborn older than 15 days free during policy year	--	--	Newborn older than 15 days free during policy year
Lifetime renewal guaranty	X	X	--	till 75	X	Yes if joined before 61	Yes if joined before 61	till 75
Age limit to apply	80	80	?	65	--	65	65	60
Deductions	X	X	--	X	X	--	--	--
Direct billing for inpatient treatment	X	X	X	X	Overseas payment direct to provider, if claim exceeds CHF 4'000	X	X	X

Legend: X = covered / "yes"  
 (X) = partial covered  
 -- = not covered / "no"