












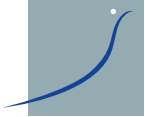

















All costs must be usual, customary and reasonable in the area and country where care and medical treatment are provided.

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	HospiCover	EveriCover	ExecutiveCover
BENEFITS & LIMITS	CHF	CHF	CHF
Total amount of cover per year	1 Million	1 Million	4 Million
<b>IN-PATIENT / DAY CARE</b>			
 Operating theatre, medical fees, Tests, scans and X-rays	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Private room and meals	✓ Full coverage hospitals	✓ Full coverage hospitals	✓ Full Cover (private clinics)
 Room and board for a person accompanying a hospitalised or insured child	150 per day / 15 days per period of insurance	150 per day / 15 days per period of insurance	300 per day / 15 days per period of insurance
 Rehabilitation	13 weeks (following hospitalisation)	13 weeks	15 weeks
 Organ transplant (kidney, liver, lung, heart and skin grafts)	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Mental illness in case of hospitalisation	30 nights	30 nights	60 nights
 Emergency ward medical treatment	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Transportation by ambulance	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Birth defect and congenital abnormality	50 000 or one month's cover whichever is reached first	50 000 or one month's cover whichever is reached first	100 000 or one month's cover whichever is reached first
<b>OUT-PATIENT</b>			
 General practitioner and specialist services	Benefit limited to 30 days before and 90 days after hospitalisation	✓ Full Cover	✓ Full Cover
 Alternative medicine	Benefit limited to 30 days before and 90 days after hospitalisation	✓ Full Cover	✓ Full Cover
 Prescription drugs	Benefit limited to 30 days before and 90 days after hospitalisation	✓ Full Cover	✓ Full Cover
 Physiotherapy sessions	Benefit limited to 30 days before and 90 days after hospitalisation	✓ Full Cover	✓ Full Cover



	Hospicover	Evericover	ExecutiveCover
OUT-PATIENT	CHF	CHF	CHF
 Laboratory and radiology facilities	Benefit limited to 30 days before and 90 days after hospitalisation	✓ Full Cover	✓ Full Cover
 Nursing at home	26 weeks, subject to a maximum 90 days following each separate hospitalisation	26 weeks	26 weeks
 Maternity: Maternity care services pregnancy and child birth treatments	Not Covered	18 000 (with EveriCover Plus Option only)	30 000
 Dental within 48 hours of accident	✓ Full Cover following hospitalisation	✓ Full Cover	✓ Full Cover
 Dental care: Routine dental care Dental prostheses Major dental treatment	Not Covered	1 500 (with EveriCover Plus Option only)	3 000 per insured / 5 000 per family
 Orthodontic treatment (up to 19 years old)	Not Covered	Not Covered	500 per insured / 5 000 per family
 Optical benefits	Not Covered	Not Covered	400 / every 2 years
 Wellness benefits: Cancer screening	Not Covered	Not Covered	500 per insured / every 2 years
 Assistance benefits: Medical emergency evacuation and repatriation	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Transportation of close relative or friend	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Escorted return of a child aged under 19	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Emergency search and assistance in mountains	25 000	25 000	75 000
<b>ASSISTANCE BENEFITS IN CASE OF DEATH</b>			
 Repatriation of mortal remains	✓ Full Cover	✓ Full Cover	✓ Full Cover
 Contribution to coffin cost	1 500	1 500	1 500
 Transportation of insured family members travelling with the deceased insured person	✓ Full Cover	✓ Full Cover	✓ Full Cover

This document is aimed at providing a summary of insurance benefits and services for the **ExecutiveCover**, **EveriCover** and **Hospicover** schemes according to the options selected. It is not intended to replace the Golden Care general conditions and / or certificate of insurance.