

# NATURA Insurance

## Additional Insurance Terms and Conditions

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<b>II. Benefits</b>		NATURA Insurance bears the costs invoiced for treatments and medicines (exclusively homoeopathic, phytotherapeutic and anthroposophic products) that are recognised by the insurance provider and are carried out or dispensed in connection with alternative medical, naturopathic and empirical medical methods, and by doctors or by naturopaths and therapists recognised by the insurance provider, in accordance with the following provisions.
<b>A. Alternative Medicine</b>		4.1. In the case of doctors that are authorised to practise within mandatory health insurance and naturopaths with advanced training that are recognised by the insurance provider, the following benefits are provided per calendar year:
Scope of Benefits	4	NATURA: 75 %, max. CHF 4,000
Inpatient Stays	5	NATURA <sup>plus</sup> : 75 %, max. CHF 6,000
Curative Treatment	6	These benefits are only provided for treatments for which the practitioner is recognised by the insurance provider.
<b>B. Health Promotion</b>		4.2. In the case of other naturopaths and therapists that are recognised by the insurance provider, the following benefits are provided per calendar year:
Scope of Benefits	7	NATURA: 75 %, max. CHF 1,500
<b>C. Prevention</b>		NATURA <sup>plus</sup> : 75 %, max. CHF 2,000
Scope of Benefits	8	These benefits are only provided for treatments for which the practitioner is recognised by the insurance provider.
<b>III. Miscellaneous Provisions</b>		4.3. If benefits are claimed in accordance with both Art. 4.1 and Art. 4.2 during a calendar year, the following maximum amounts will be paid out, subject to the respective benefit limit:
Cost-effectiveness of the Treatments	9	NATURA: CHF 4,000
Duty to Cooperate	10	NATURA <sup>plus</sup> : CHF 6,000
<b>I. Definition and Purpose</b>		4.4. The insurance provider maintains regularly updated lists of treatments, naturopaths and therapists that it recognises. The lists or excerpts thereof may be obtained from the insurance provider.
<b>1. Supplementary Insurance</b>		<b>5. Inpatient Stays</b>
1.1. NATURA Insurance is classified as supplementary insurance to mandatory health insurance. For all matters not specifically regulated in these Additional Insurance Terms and Conditions, the statutory provisions and the General Insurance Terms and Conditions of Supplementary Care Insurances apply.		NATURA Insurance does not cover inpatient stays. Benefits in accordance with Art. 4 remain reserved.
1.2. For insured persons who have a special form of mandatory health insurance (such as the HMO or family doctor models) in accordance with Art. 62 of the Swiss federal law on health insurance (KVG/LAMal), the corresponding Special Insurance Terms and Conditions also apply.		<b>6. Curative Treatment</b>
<b>2. Nature of Insurance</b>		The insured benefits are only provided for effective,
2.1. NATURA Insurance provides benefits for alternative medical treatments and medicines, health promotion and prevention.		
2.2. NATURA Insurance is an indemnity policy, i.e. it provides cover for loss or damage.		
2.3. NATURA Insurance may be taken out in the variants NATURA or NATURA <sup>plus</sup> .		
<b>3. Illness and Accident</b>		
The benefits of NATURA Insurance are provided in the event of illness and accident.		

appropriate and cost-effective curative treatments. Prophylactic measures are not reimbursed. Treatments performed by the healthcare provider for persons living in the same household or related in the first degree are not covered.

## **B. Health Promotion**

### **7. Scope of Benefits**

- 7.1. For health-promoting measures in the fields of back care, fitness, pregnancy and courses on other health-related topics, 50% of the costs, subject to a maximum of CHF 200 per calendar year, are borne by NATURA Insurance. If health-promoting measures in various fields are undertaken in the same calendar year, the maximum benefit payable by NATURA Insurance is CHF 500.
- 7.2. For the purposes of quality assurance, benefits are only provided if the healthcare provider is recognised by the insurance provider. Benefits may be conditional on the actual implementation of the measures.
- 7.3. The insurance provider maintains a regularly updated list of the measures, courses and healthcare providers that it recognises. The list or excerpts thereof may be obtained from the insurance provider.

## **C. Prevention**

### **8. Scope of Benefits**

- 8.1. For preventative medical measures that are carried out or prescribed by a doctor who is authorised to practice within mandatory health insurance, 90% of the billed costs, subject to a maximum of CHF 500 per calendar year, are borne by NATURA Insurance.
- 8.2. The insurance provider maintains a regularly updated list of precautionary measures that it recognises. The list or excerpts thereof may be obtained from the insurance provider.

## **III. Miscellaneous Provisions**

### **9. Cost-effectiveness of the Treatments**

With NATURA Insurance, no benefits are provided for treatments or measures that are not cost-effective. Treatments or measures that are not limited to what is necessary in the interests of the insured person or to achieve the objectives of the treatment are not considered to be cost-effective.

### **10. Duty to Cooperate**

In order to claim benefits, the insured person must submit bills showing the date, type and costs of the treatments and medicines to the insurance

provider as soon as possible. The insurance provider may request the original bills. Moreover, information must be given concerning the clinical picture.

If there are differences in content between the English and the German, French or Italian Insurance Terms and Conditions, the Insurance Terms and Conditions in the language in which the policy is written apply.

**The following abbreviations, with corresponding translations in German, French, Italian and English, are used in these Additional Insurance Terms and Conditions:**

#### **KVG/LAMal**

KVG: Bundesgesetz über die Krankenversicherung  
LAMal: Loi fédérale sur l'assurance-maladie  
LAMal: Legge federale sull'assicurazione malattie  
Swiss federal law on health insurance



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