

	Article	
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Supplementary Insurance	1	A. Alternative Medicine
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Illness and Accident	3	In accordance with the following provisions, the costs invoiced for treatments and medicines which are recognised by the insurance provider (exclusively homoeopathic, phytotherapeutic and anthroposophic products) are borne by NATURA Insurance when these treatments and medicines 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:
II. Benefits		4.1 In the case of doctors that are authorised to practise within the framework of mandatory health care insurance as well as of naturopaths that are recognised by the insurance provider, that possess a cantonal authorisation to practise natural medicine, and that – as A-members of the Swiss association of naturopaths (NVS) – have also taken an exam recognised by the insurance provider, the following benefits are provided per calendar year:
A. Alternative Medicine		NATURA: 75%, max. CHF 4,000
Scope of Benefits	4	NATURA ^{plus} : 75%, max. CHF 6,000
Inpatient Stays	5	4.2 In the case of other naturopaths and therapists that possess a cantonal authorisation to practise a profession as well as a qualification recognised by the insurance provider and that are able to prove their qualified professional knowledge, the following benefits are provided per calendar year:
Curative Treatment	6	NATURA: 75%, max. CHF 1,500
B. Health Promotion		NATURA ^{plus} : 75%, max. CHF 2,000
Scope of Benefits	7	These benefits are only provided for treatments for which the naturopath or therapist has obtained the recognition of the insurance provider.
C. Prevention		4.3 If benefits are claimed in accordance with both Art. 4.1 and Art. 4.2 during a calendar year, a total amount of a maximum of:
Scope of Benefits	8	NATURA: CHF 4,000
		NATURA ^{plus} : CHF 6,000
		is provided, subject to the respective benefit limit.
III. Miscellaneous Provisions		4.4 The insurance provider maintains lists of treatments, naturopaths and therapists that it recognises. These lists are adjusted on an ongoing basis and may be seen at the office of the insurance provider or requested in excerpts there.
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I. Definition and Purpose		
1 Supplementary Insurance		
1.1 NATURA Insurance is considered to be supplementary insurance to mandatory health care insurance. For all matters not specifically regulated in these Additional Insurance Terms and Conditions, the legal provisions and the General Insurance Terms and Conditions of supplementary care insurances apply.		
1.2 revoked		
1.3 For insured persons who have a special form of mandatory health care insurance (such as HMO or the family doctor model) in accordance with Art. 62 of the Swiss federal law on health insurance (KVG/LAMal), the Special Insurance Terms and Conditions regarding this also apply.		
2 Purpose		
2.1 With NATURA Insurance, benefits are provided for alternative medical treatments and medicines, for health promotion and for prevention.		
2.2 NATURA Insurance may be taken out as the variants NATURA or NATURA ^{plus} .		
3 Illness and Accident		
The benefits from NATURA Insurance are granted in the event of illness and in the event of accident.		

5 Inpatient Stays

With NATURA insurance, no benefits are provided for inpatient stays. Benefits in accordance with Art. 4 remain reserved.

6 Curative Treatment

The insured benefits are only provided if a curative treatment takes place. Prophylactic measures are not reimbursed.

B. Health Promotion

7 Scope of Benefits

7.1 For health-promoting measures in the fields of back schools (including follow-up programmes), fitness, pregnancy, courses on other health-related topics and quitting smoking, 50% of the billed costs – a maximum of CHF 200 per calendar year, however – are borne by NATURA Insurance. If health-promoting measures in various fields are undertaken in the same calendar year, the maximum benefit borne by NATURA Insurance is CHF 500.

7.2 For the purposes of quality assurance, benefits are only provided for service providers recognised by the insurance provider. Benefits may be made conditional upon the actual undertaking of the measures.

7.3 The insurance provider maintains lists of the measures, courses and service providers that it recognises. These lists are adjusted on an ongoing basis and may be seen at the office of the insurance provider or requested in excerpts there.

C. Prevention

8 Scope of Benefits

8.1 For preventative medical measures that are carried out or ordered by a doctor who is authorised to practice within the framework of mandatory health care insurance, 90% of the billed costs, but a maximum of CHF 500 per calendar year, are borne by NATURA Insurance.

8.2 The insurance provider maintains a list of precautionary measures that it recognises and adjusts it on an ongoing basis. The list may be seen at the office of the insurance provider or requested in excerpts there.

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 cost-effective are considered to be those that are not limited to what is required in the interest of the insured person and for the aim of the treatment.

10 Duty to Cooperate

In order to assert his right to benefits, the insured person must submit the original bills, on which the date, type and costs of the treatments and medicines are documented, to the insurance provider as soon as possible. Moreover, information must be given concerning the clinical picture.

The following abbreviations, with corresponding translations in German, French, Italian and English, are used in these Regulations:

KVG/LAMal

KVG: Bundesgesetz über die Krankenversicherung; Krankenversicherungsgesetz

LAMal: Loi fédérale sur l'assurance-maladie

LAMal: Legge federale sull'assicurazione malattie

Swiss federal law on health insurance

NVS

NVS: Naturärzte Vereinigung Schweiz

NVS: Association Suisse en Naturopathie

NVS: Associazione Svizzera di Naturopatia

Swiss association of naturopaths

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