

What is the "supplementary plan" ?

The supplementary plan is a provision within the Benefits provided by the Society which seeks to minimize a member's share of large medical bills which can have a severe impact on their financial stability.

Example 1: a hospital bill of CHF 30,000 is accepted for reimbursement at 90%, hence CHF 27,000. The Society's member would remain liable for the balance of CHF 3,000.

However, beyond an accumulated amount of CHF 2,800 per member or CHF 4,600 per family, the supplementary plan kicks in and the Society pays 100% of the costs above the mentioned amounts, i.e. in this example the Society would reimburse in total CHF 27,000 plus 100% of the portion the member is liable for in excess of the CHF 2,800 threshold, in this case CHF 200.

Total amount reimbursed CHF 27,200

Example 2: Hospitalization bill in a private room for CHF 50,000. The same hospitalization a hospital bill in a semi-private room would have cost CHF 40,000.

CHF 40,000 is thus accepted for reimbursement at 90%, hence CHF 36,000.

In this example the Society would reimburse in total CHF 36,000 plus 100% of the portion the member is liable for in excess of the CHF 2,800 threshold, in this case CHF 1,200.

Total amount reimbursed CHF 37,200.

The member remains fully liable for the difference in cost for having a private room