



## Your international medical insurance solution with Cigna Global Health

Your security when returning to Switzerland with Visana

You have opted for international medical insurance cover with Cigna Global Health. Thanks to the exclusive cooperation between expatpartners and Visana you benefit from a continuation option with Visana upon your return to Switzerland.

Anyone moving or returning to Switzerland is subject to the mandatory Swiss medical insurance (KVG/LAMal). This statutory insurance knows no acceptance restrictions, i.e. the insured person is fully insured irrespective of his or her state of health. Mandatory medical insurance can be supplemented by additional coverage in order to reach the desired level of cover (i.e. semi-private or private cover in the event of hospital stay). The insurer decides whom to accept for supplementary cover. Pre-existing conditions due to illness or accident can lead to exclusions or refusals by the insurer. In addition, waiting periods may apply i.e. in case of pregnancy.

Clients with an individual international Cigna coverage benefit from a continuation option with Visana. As one of the leading Swiss medical insurer, Visana accepts persons covered by Cigna without health questions, exclusions or waiting periods for its additional cover.

### The following prior conditions must be considered:

1. You must not yet have reached the age of 60 upon your return to Switzerland or when starting your cover with Visana.
2. Your insurance Cigna must not have been running for more than five years.
3. Your Cigna policy has been arranged and is consulted by expatpartners ag.
4. Cigna insurance exclusions are taken over by Visana. Cigna premium surcharges due to pre-existing conditions may lead to exclusions by Visana.
5. Cigna insurance exclusions are adopted by Visana. Cigna premium surcharges due to pre-existing conditions may lead to exclusions by Visana.
6. The partnership between Cigna and Visana applies to all existing Cigna clients as long as Points 1 and 2 are fulfilled.

**Contact:** Tel. +41 44 280 68 72 [info@auslandkrankenkasse.ch](mailto:info@auslandkrankenkasse.ch)  
[www.auslandkrankenkasse.ch](http://www.auslandkrankenkasse.ch)

## Visana Coming Home Solution

	Cigna	Visana (Highest level free transfer)	Inpatient	Outpatient
Core plans	Platinum no limit	Spital privat + Ambulant III (private hospital ward + outpatient III)	Entitled to private ward and free choice of hospital/doctor within Switzerland (including private hospitals)	Coverage in addition to KVG/LAMaI: -Drugs (Swissmedic) -Check-ups up to CHF 600/3 years -Glasses/Lenses up to CHF 250/p.a. -Rescue/Search -Travel insurance
	Gold EUR 1'600'000	Spital privat + Ambulant II (private hospital ward + outpatient II)		Entitled to semi-private ward and free choice of hospital/doctor within Switzerland (including private hospitals)
	Silver EUR 800'000	Spital halbprivat + Ambulant II		
Outpatient plans *	Platinum no limit	Komplementar I plus KVG/LAMaI		Alternative treatments up to CHF 1'000 /p.a. max. 90% of the costs
	Gold EUR 18'500			
	Silver EUR 7'400			
Maternity plans **	s. Core plans	Sufficiently covered by KVG/LAMaI and Spital (hospital)		Included in KVG/LAMaI and Spital (hospital) insurance
Dental plans*	Platinum EUR 4'300	Zahnversicherung Klasse 10 (75% up to CHF 5'000) (dental insurance class 10)		Coverage (Selection): -Dental check-up -Dental hygiene -Orthodontics
	Gold EUR 1'850	Zahnversicherung Klasse 9 (75% bis zu CHF 3'000) (dental insurance class 9)		
	Silver EUR 930	Zahnversicherung Klasse 6 (75% bis zu CHF 1'200) (dental insurance class 6)		
Repatriation plans *	Platinum	Vacanza (free insurance in conjunction with Ambulant (outpatient) and Spital (hospital), for travels up to 8 weeks)		Travel insurance
	Gold			
	Silver			
Health and wellbeing	Platinum			Included in outpatient II and III cover
	Gold			
	Silver			

\* Core plan required

\*\* Outpatient plan required