

Swiss Life International Medical Plan

Quality health insurance for your employees

Employees are a business' most important asset. Keeping them engaged, motivated and healthy is key to a company's long-term success. At Swiss life Global Solutions, we place the health and wellbeing of your employees at the heart of everything we do to enable a self-determined life. Our International Medical Plan complements and strengthens our existing Global Employee Benefits Solutions. It ensures a healthier and more productive workforce while supporting our corporate clients manage their talent strategy and control their costs. It is how we inspire your employees and contribute to the success of your business.

Benefits at a glance

Swiss Life International Medical Plan is a health benefits package for mobile employees with a wide range of benefits that can be tailored to different levels of covers. Our corporate clients have the freedom to choose from three comprehensive plans for their mobile employees to meet their reward strategy and budget.

Each plan option includes a high level of covers and provides you and your employees with peace of mind and security, knowing that the medical needs and wellbeing of their families will be taken care of while working for your company. We are there for your employees and their families when they need us most.



Inpatient



Outpatient



Optical care



Dental care



Assistance

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Aetna International, our TPA* of preference, is one of the world's leading providers of international private medical insurance. They are committed to helping create a stronger, healthier global community by delivering comprehensive health care benefits and population health solutions worldwide.

* Third Party Administrator



160 year heritage



1,725 employees located in 16 countries



More than 900,000 members worldwide



165,000 global providers, 1.2 million in the US network

Any question?

Please contact us at EB-sales@swisslife.com and we will be pleased to assist you with any further details.

Benefit schedule

MediClassic
1,5M€ annual

MediPlus
2,5M€ annual

MediPremium
3,5M€ annual



INPATIENT & DAYCARE BENEFITS

	<i>MediClassic</i> 1,5M€ annual	<i>MediPlus</i> 2,5M€ annual	<i>MediPremium</i> 3,5M€ annual
Cancer care	★	★	★
Complicated maternity cover	★	★	★
Emergency medical evacuation (incl. travel costs to return to country of residence and for one accompanying person)	★	★	★
Local ambulance	★	★	★
Medical fees costs of stay, treatments, diagnostic tests and therapy	★	★	★
Organ transplant	★	★	★
Palliative care	★	★	★
Physiotherapy	★	★	★
Private Room (*semi-private room for Hong Kong residents)	★★	★★	★★
Psychiatric and psychotherapy care (up to 30 days)	★	★	★
Repatriation of mortal remains	★	★	★
Congenital abnormalities treatment	Lifetime limit of 20,000€	Lifetime limit of 40,000€	Lifetime limit of 80,000€
Emergency treatment outside area of cover	↑ 12,000€	↑ 24,000€	↑ 40,000€
Routine maternity cover (incl. routine costs for the newborn)	↑ 7,000€	↑ 12,000€	↑ 20,000€
HIV/AIDS care	↑ 4,000€	↑ 8,000€	↑ 12,000€
Hospital cash benefit (up to 30 days)	100€/night	100€/night	100€/night
Parent accommodation for an adult accompanying a hospitalized child under 17	↑ 60€/night	↑ 135€/night	↑ 180€/night
Direct billing	✓	✓	✓

★ Paid in full ✓ Included ✗ Not covered ↑ Up to

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OUTPATIENT BENEFITS

Hearing examination (1/year)	★	★	★
Home nursing charges	★	★	★
Post-hospitalisation treatment (for 90 days after inpatient treatment)	★	★	★
Radiotherapy (PET/CT scans)	★	★	★
Surgical procedures	★	★	★
Vaccinations	★	★	★
Consultation with medical practitioners and specialists (incl. emergency outpatient treatment in a hospital)	↑ 4,000€	↑ 10,000€	★
Kidney dialysis	↑ 4,000€	↑ 10,000€	★
Medical imaging, laboratory and diagnostic tests, X-rays	↑ 4,000€	↑ 10,000€	★
Pharmacy with medical prescriptions	↑ 4,000€	↑ 10,000€	★
Pre-operative tests	↑ 4,000€	↑ 10,000€	★
Infertility treatment	Lifetime limit of 1,500€	Lifetime limit of 3,000€	Lifetime limit of 6,000€
Alternative medicine (acupuncture, osteopathy, Chinese medicine, chiropractic, psychomotor therapist, dietitian, homeopathy)	↑ 1,200€	★	★
Physiotherapy	↑ 1,200€	↑ 1,600€	★
Psychiatric and psychotherapy care	↑ 800€	↑ 1,600€	↑ 8,000€
Durable medical equipment	↑ 750€	↑ 1,500€	↑ 2,500€
Emergency treatment outside area of cover	↑ 400€	↑ 400€	↑ 400€
Hormone replacement therapy for symptoms of the menopause	✘	↑ 400€	↑ 400€
Rehabilitation treatment (after or instead of hospitalization)	★ ↑ 60 days	★ ↑ 90 days	★ ↑ 120 days
Compassionate emergency (visit close family member with critical medical condition, attend burial or cremation)	✘	★	★

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OPTICAL CARE

Sight examination (1/year)	★	★	★
Glasses and frames prescription costs	↑ 350€	↑ 475€	↑ 700€
Lenses prescription costs	↑ 200€	↑ 300€	↑ 400€
Laser eye surgery	×	↑ 500€/eye	↑ 750€/eye



DENTAL CARE

Routine dental treatment (incl. cleaning, polishing, X-rays, composite filling and simple extractions)	↑ 750€	↑ 2,000€	↑ 3,000€
Dental treatment for damage caused by an accident (except when it is caused by eating)	★	★	★
Restorative dental treatment (incl. accident when the damage is caused by eating)	↑ 750€	↑ 2,000€	↑ 3,000€
Dental implants	↑ 500€	↑ 1,500€	↑ 2,500€
Orthodontics (child under 17)	↑ 750€	↑ 1,500€	↑ 2,500€



ASSISTANCE SERVICES

Health Management Services – CARE Receive tailored information and discuss any chronic condition and disease management.	✓	✓	✓
Employee Assistance Programme (online & telephone) Access to online and telephonic confidential support including counselling, information and guidance.	✓	✓	✓
Employee Assistance Programme (in-person) Access to in-person confidential support including counselling, information and guidance.	×	✓	✓
red24 – AdviceLine 24/7 personal security information and advice for all your travel safety queries.	✓	✓	✓
red24 – ActionResponse 24/7 international rescue and response service for you in a potentially life-threatening, non-medical event.	×	✓	✓

Please refer to the Benefit Schedule for a complete list of benefits, exclusions and limitations.

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