

Overview of aids under Completa Top, Completa Forte, Supplementa and Optima supplementary insurance

Benefits defined in the GIC/SC

Benefits

- We cover the cost of the aids listed below, provided that they are used for treating illnesses or the consequences of accidents.
- Costs are covered only if the aid has been medically prescribed.
- We determine how much we will contribute to the cost of aids based on their efficacy, appropriateness and cost-effectiveness.
- Under Completa Top or Completa Forte we cover 90% of the cost, up to 200 francs per calendar year.
- Under Supplementa, we cover 90% of the cost, up to 500 francs per calendar year.
- Under Optima, we cover 90% of the cost, up to 300 francs per calendar year.
- The percentage of the cost covered is calculated to complement other supplementary insurance plans.
- These supplementary benefits are paid only in the absence of cover under social or private insurance, in particular old-age and survivors' insurance (AHV), disability insurance (IV), military insurance (MV) or accident insurance (UV). If any of these insurance schemes pay benefits, no benefits under SWICA's supplementary insurance plans are due unless such amounts are expressly specified in the list below.
- Repair and maintenance costs as well as consumables are included in the purchase/rental price and are not covered separately.
- In addition to the aids listed, for any medically prescribed aids that are partially covered by mandatory health insurance, the supplementary insurance plans will pay the excess portion of the costs up to the maximum amounts specified in the relevant supplementary insurance plans.

Aids recognised by SWICA

Aids	Entitlement to benefits/prerequisites
Anti-snoring clip/anti-snoring wire	To prevent obstructions in the throat area
Blood pressure monitor	–
Crutches/walking frame (rental)	Maximum of 25 francs for the rental period
Customised shoe inserts and foot supports	–
Electrostatic care beds and pressure transfer systems	Rent or purchase incl. delivery
EMS device	For transcutaneous electrical muscle stimulation, following an operation, for targeted muscle training; rental or purchase
EMS/TENS device	For stress incontinence, assessment of incontinence by a specialist
FeNO device	To diagnose and monitor bronchial asthma
Head orthosis/helmet	To correct the shape of the skull

Aids	Entitlement to benefits/prerequisites
Hearing aids	If costs are reimbursed from old-age and survivors' insurance (AHV) or disability insurance (IV), SWICA will contribute towards the additional cost (but not the deductible).
Heel cushion/heel cup/Viscoheel	For a heel spur/plantar fasciitis
Hip protector/fall protection pants	–
Michigan splint (bite stabiliser)	To protect against teeth grinding
Orthopaedic shoe modifications	In accordance with orthopaedic shoemaker (OSM) rates
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Rollator	–
Silent sleep trainer	For snoring and sleep apnea disorders
Sleep positional trainer	To treat positional obstructive sleep apnoea (POSA)
Sound generator, music therapy (device) for treating tinnitus	For tinnitus
UV lamp	UV therapy for severe psoriasis
Wheelchair	Rental; for temporary use, e.g. following an operation or injury

This list is not exhaustive and we may modify it at any time without notice.

Glossary

AHV = old-age and survivors' insurance

IV = disability insurance

MV = military insurance

UV = accident insurance

Is your aid not on this list or do you have questions about the provision of aids?
We would be happy to advise you.