

New from January 2025

There have been a few changes to your insurance for the year 2025.

BASIS

Children 0–18 years of age

The premiums for children up to the end of their 18th year of life include a rebate of 75 to 80%.

Policyholders born in 2006

Once they have turned 19, young people are transferred on January 1 of the following year to the premium level for adults with a regular deductible of CHF 300.

With this, the previously applicable children's rebate ends.

Until age 25, however, we support all young people with a rebate of between 15 and 28%.

Policyholders born in 1999

For young people who have turned 26, we are no longer able as per the Health Insurance Act [Krankenversicherungsgesetz, KVG] to offer a youth rebate in the form of a youth premium. Policyholders are transferred to the adult premium. For a more affordable premium, we recommend an increase in the annual deductible or an alternative insurance model. This applies for policyholders born both in 1999 and 2006.

Supplementary insurance policies

Five new benefit components for PRIMEO

From 1 January 2025, customers with PRIMEO outpatient supplementary health insurance will receive additional benefits without any changes to their premiums. Based on our customers' needs, we have added the following five benefit components:

- Accommodation for accompanying persons (rooming-in)
- Support at home
- Childcare and childminding
- Pet care
- Visits to thermal baths

The benefits and benefit conditions have been added to the Additional Insurance Conditions (AIC).

Find out more: klug.ch/en/primeo

Information on choosing a hospital for customers with HOSPITAL PLUS/COMFORT, including BONUS

Among other aspects, your private or semi-private supplementary hospital insurance includes an unrestricted choice of doctor and hospital, as well as additional comforts and accommodation benefits. We regularly negotiate with the hospitals regarding the tariffs used to pay compensation for these benefits, as part of our commitment to fair prices and affordable premiums. If no agreement can be reached, this results in what we call an "unregulated" situation for the private or semi-private ward. In order to enable us to keep benefit costs at their current levels, as of 1 January 2025, we are introducing a 30% excess on treatments administered in hospitals that do not offer additional benefits governed by a contract. A list of the hospitals this applies to, which is kept constantly updated, can be found on KLuG's website. This change is being made on the basis of section 16 of the General Insurance Conditions for Supplementary Health Insurance. Insured persons who do not accept the change may cancel their supplementary hospital insurance in writing as of 31 December 2024. Your notice of cancellation.

Change/removal of the price reduction for Helsana Advocare policyholders born in 2006/1999

Upon turning 19, as of January 1 of the following year, the premiums for the legal expense insurance policies KLuG Advocare PLUS cost 50%. Upon turning 26, the insurance policies cost 100% as of January 1st of the following year.

Insurance allocation with costs

CURA long-term care insurance for HOSPITAL policyholders

(Insured men born in 1959 and insured women born in 1960)

Insured persons with one of the following supplementary hospital insurance policies:

HOSPITAL ECO/PLUS/COMFORT/PLUS BONUS/COMFORT BONUS/PLUS CLASSICA/ COMFORT CLASSICA with the 2014 Additional Insurance Conditions (AIC) receive CURA Long-Term Care Insurance when they reach OASI retirement age.

Insured persons are accepted into the policy on 1 January 2025 without a medical examination. The level of the daily benefit depends on which supplementary hospital insurance has been taken out. Your policy document states the exact details of the product together with the monthly premiums for CURA.

Find out more: klug.ch/en/cura

Insured persons with the 2016 Additional Insurance Conditions (AIC) are not entitled to CURA long-term care insurance. However, they can apply for this by undergoing a medical examination.

DENTApplus Bronze supplementary insurance based on an entitlement under TOP or COMPLETA

(Insured persons born in 2004)

As of the end of the calendar year in which the insured person turns 20, entitlement to cover for treatment costs for the correction of misaligned teeth under the TOP or COMPLETA products will no longer be available. Instead, as of 1 January 2025, insured persons will receive DENTApplus Bronze dental insurance without a medical examination.

The monthly premiums for DENTApplus Bronze and the insured benefits for dental treatment, preventive treatment, dental check-ups, maxillary surgery and orthodontics are set out in your policy document.

Find out more: klug.ch/en/dentapplus

→ Waiver of automatic allocation of CURA and DENTApplus Bronze

If you do not want to take out the CURA Long-Term Care Insurance or DENTApplus Bronze Dental Insurance products that you have been allocated in spite of the benefits set out above, please notify us in writing by 31 December 2024. In this case, the relevant insurance coverage will not begin on 1 January 2025.

SALARIA individual daily allowance insurance under the VVG

(Men born in 1959, women born in 1960)

The insurance will be discontinued in principle for all insured persons effective 1 January 2025.

For insured persons who are still employed, the policy can be continued until the age of 70 on the following basis:

- Maximum daily benefit as previously
- Duration of benefits: 180 days
- Maximum waiting period: 30 days

If you would like to take up this option, please notify us in writing by 31 January 2025.

UTI - Accident insurance for death and disability for children born in 2021:

For children born in 2021, the death benefit will be automatically increased to CHF 10,000 as of January 1, 2025 in accordance with the insurance application.

Maximum sums insured: Insured persons after the age of 65 (born in 1959)

For insured persons after the age of 65, the sums insured will be automatically reduced as follows as of January 1, 2025:

Death: maximum CHF 20,000 / Disability: maximum CHF 100,000 (without progression)

CTI - Capital insurance cover for death and disability due to illness Children born in 2021:

For children born in 2021, the lump-sum death benefit is automatically increased to CHF 10,000 on January 1, 2025 in accordance with the insurance application. The final age is reached on December 31 after reaching the age of 59.