

Health Insurance Examples

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Premiums (CHF)	IHI, International Swiss Medical	IHI, International Health and Hospital Plan	BUPA International, UK	Royal Sun Alliance, ULTRA Care Plan	NSI Health Care, BKK, Maxi and Ultra Care	BUPA Blue Cross, BKK, Platinum	BUPA Blue Cross, BKK, Personal Care	NSI Health Care, Family Plan
Man, 35 years old Cover: Inpatient, outpatient	5'611 (CHF230 deductible) 5'198 (CHF600 deductible)	5'247 (Hospital Plan, Module 1+2, CHF550 deductible)	2'185 (Gold) (CHF 600 deductible)	1'106 (outpatient max 1'000 sFr, no deductible)	2'153 (Ultra Care -20% area limit)	1'445 (Outpatient Benefit CHF2'000)	1'032 (Diamond, outpatient plus)	994 (Premier incl. Expander, Outpatient Option 1)
Man, 45 years old Cover: Inpatient, outpatient	6'421 (CHF230 deductible) 5'840 (CHF600 deductible)	6'638 (Hospital Plan, Module 1+2, CHF550 deductible)	2'809 (Gold) (CHF 600 deductible)	1'718 (outpatient max 1'000 sFr, no deductible)	2'372 (Ultra Care -20% area limit)	1'790 (Outpatient Benefit CHF2'000)	1'307 (Diamond, outpatient plus)	1'149 (Premier incl. Expander, Outpatient Option 1)
Man, 66 years old Cover: Inpatient, outpatient	6'668 (CHF230 deductible) 6'177 (CHF600 deductible)	6'765 (Hospital Plan, Module 1+2, CHF550 deductible)	8'722 (Gold) (CHF 600 deductible)	4'100 (outpatient max 1'000 sFr, no deductible)	3'379 (Ultra Care -20% area limit) (Age 65, for 65+ on request)	2'845 (Outpatient Benefit CHF2'000) (Age 65, for 65+ on request)	2'290 (Diamond, outpatient plus) (Age 65, for 65+ on request)	Not offered (65=age limit)
Man, 35 years old Cover: only hospitalisation (inpatient)	3'270 (CHF600 deductible)	3'018 (Hospital Plan, CHF550 deductible)	1'477 (Essential) (CHF 600 deductible)	885 (outpatient max 1'670 sFr, deductible 60 sFr/case)	1'722 (Ultra Care -20% area limit, -20% outpatient exclusion)	791 (Platinum)	576 (Diamond)	720 (Premier incl. Expander)
Man, 45 years old Cover: only hospitalisation (inpatient)	3'674 (CHF600 deductible)	3'815 (Hospital Plan, CHF550 deductible)	1'975 (Essential) (CHF 600 deductible)	1'374 (outpatient max 1'670 sFr, deductible 60 sFr/case)	1'898 (Ultra Care -20% area limit, -20% outpatient exclusion)	1'002 (Platinum)	730 (Diamond)	849 (Premier incl. Expander)
Man, 66 years old Cover: only hospitalisation (inpatient)	3'813 (CHF600 deductible)	3'816 (Hospital Plan, CHF550 deductible)	5'450 (Essential) (CHF 600 deductible)	3'280 (outpatient max 1'670 sFr, deductible 60 sFr/case)	2'703 (Ultra Care -20% area limit, -20% outpatient exclusion) (Age 65, for 65+ on request)	1'756 (Platinum) (Age 65, premiums for 65+ on request)	1'280 (Diamond) (Age 65, for 65+ on request)	Not offered (65=age limit)
Family: Man 47, woman 43, Children 18 and 9 Cover: Inpatient, outpatient	5'840 + 5'198 + 2'574 + 2'574 = 16'186 (CHF600 deductible)	6'638 + 5'247 + 2'950 + 0 = 14'835 (Hospital Plan, Module 1+2, CHF550 deductible)	2'880 + 2'579 + 950+882 = 7'288 (Gold); (CHF 600 deductible)	1'718 + 1'457 + 818 + 457 = 4'450 (outpatient max 1'000 sFr, no deductible)	2'479 + 2'372 + 1'361 + 1'361 + 1'361 = 7'573 (Ultra Care -20% area limit)	(1'993 + 1'790 + 897 + 783)*10% = 4'916 (Outpatient Benefit CHF2'000)	(1'490 + 1'307 + 641 + 559) -10% = 3'597 (Diamond, outpatient plus)	(1'443 + 1'149 + 875 + 992) = 4'459 (Premier incl. Expander, Outpatient Option 1)
Family: Man 47, woman 43, children 18 and 9 Cover: Only hospitalisation (inpatient)	3'674 + 3'270 + 1'621 + 1'621 = 10'186 (CHF600 deductible)	3'815 + 3'018 + 1'667 + 0 = 8'500 (Hospital Plan, CHF550 deductible)	2'022 + 1'778 + 722 + 642 = 5'164 (Essential) (CHF 600 deductible)	1'374 + 1'165 + 654 + 365 = 3'558 (outpatient max 1'670 sFr, deductible 60 sFr/case)	1'983 + 1'897 + 1'089 + 1'089 = 6'058 (Ultra Care -20% area limit, -20% outpatient exclusion)	(1'142 + 1'002 + 491 + 428)*10% = 2'756 (Platinum)	(832 + 730 + 358 + 312) -10% = 2'009 (Diamond)	(936 + 849 + 629 + 629) = 3'043 (Premier incl. Expander)