

Notice about Aquilana SMARTMED – the alternative digital insurance

(The supplementary conditions (SC) for SMARTMED alternative digital insurance, AVB KVG 2023 edition, apply)

Clear benefits for all participants!

- Your digital basic insurance, consultation via the Medgate app
- Symptom checker with artificial intelligence before medical care
- Accessible 24/7, round the clock by telephone, video or chat
- Maximum transparency by using BetterDoc before a scheduled hospital stay and surgical operation
- Personal treatment plan directly on the app
- Depending on the chosen excess, you benefit from a premium reduction of between 13% and 18% as compared to ordinary healthcare insurance
- Joined up wearables, apps and sensors



medgate_

BetterDoc.
Besser zum richtigen Arzt

Please note the following points (duty to cooperate)

- By **joining the SMARTMED model** persons insured with Aquilana agree to compulsory **use** of the [Medgate app](#) and **consultation** of the [BetterDoc](#) service **before a surgical operation and hospital stay**.
- When the **application is used**, Medgate adopts a **treatment plan** jointly with the patient on whom this plan is then **binding**. A digital assessment of the symptoms is made beforehand using artificial intelligence. The consultation with Medgate doctors can take place with communication via chat, telephone or video.
- To attend to medical matters, you must always contact **Medgate first using the medgate app**.
Exceptions:
 - Emergency treatments (please inform Medgate immediately afterwards)
 - Gynaecological examinations
 - Ophthalmological examinations
 - Paediatric examinations
- For **face-to-face consultations**, stipulated as part of a binding treatment plan, patients have a **free choice of general practitioner**. For **consultations with specialists**, this provision applies within the **Medgate partner network** www.medgate-partnernetwork.ch.
- Before **scheduled surgical operations in hospital** (including gynaecological, ophthalmological and paediatric interventions) and before **scheduled hospital stays** use by SMARTMED insurance holders of the **BetterDoc** service is **compulsory**. The BetterDoc service can also be used (**voluntarily**) by SMARTMED insurance holders for **outpatient treatment**. In both cases, SMARTMED insurance holders are at liberty to accept the service providers recommended by BetterDoc (e.g. operators, hospitals, specialists). **BetterDoc** can be reached on **telephone number 061 551 01 88** or at betterdoc.ch/aquilana.

- The following **failures to comply with the rules** constitute a **breach of the obligation to cooperate** and result in appropriate **penalties** pursuant to **Art. R7, paras. 1 und 2 EB SMARTMED, AVB KVG**:
 - Failure to contact Medgate on medical matters or when making use of medical services that were not previously discussed with Medgate (subject to exceptions/special cases as defined in Art. P3 EB SMARTMED)
 - Failure to comply with the treatment plan that was agreed with Medgate
 - Failure to subsequently notify an emergency and its follow-up treatment within a time limit of one month
 - Failure to respect reporting obligations in the event of:
 - an extension of the treatment period
 - a change of service provider (for instance if the doctor is on holiday or not available because of illness)
 - a referral by an agreed service provider to the next scheduled service provider
 - Failure to contact BetterDoc before scheduled operations in hospital and scheduled hospital stays, subject to exceptions/special cases as defined in Art. P3 EB SMARTMED
- Outpatient and inpatient services which were used **without** the necessary **triage or approval** by the general practitioner will be charged in full to the insured person pursuant to Art. 41, para. 4 KVG. Referrals made retroactively – except in cases of deputization and in emergencies – will not be recognized.
- The **cost share** (excess and self-pay sum) is charged in compliance with KVG.

Joining, amending and terminating SMARTMED

- **Joining or a change from the conventional form of insurance with the lowest excess level** to SMARTMED is possible **at any time** with effect from the **first day of the month following the application**. On the other hand, **insurance holders with an elective annual excess or another special form of insurance** can only make this change **at the start of a calendar year**.
- A **change from SMARTMED insurance to the traditional OKP or CASAMED insurance** can be made **with effect from the end of a calendar year** – respecting a **three months' notice period**. Art. B5 para. 2 AVB KVG is reserved.
- Early **withdrawal** from SMARTMED is possible only if the insured person changes her or his legal domicile to another country, stays abroad for more than six months, is seconded abroad within the meaning of Art. 4 KVV, fails to comply with the conditions of use of the Medgate app or is in breach of the duty to cooperate.
- If a person **leaves Aquilana and changes to a different insurer**, SMARTMED will be **terminated** automatically. The termination is guided by the statutory provisions on compulsory healthcare insurance KVG (see also Art. B5 AVB KVG Edition 2023 and Art. O5 EB SMARTMED, AVB KVG Edition 2023).

Categorisation of the SMARTMED model (special features)

- Insurance models with a limited choice of service providers within the meaning of Art. 62 KVG (Health Insurance Act) are among the special forms of insurance. With the growing importance of these models and the wide range of available offers, combined and digital insurance models can no longer be conventionally associated with, or assigned to, one particular category because of the different contact point(s), controls and terms and conditions.
- Aquilana **SMARTMED** is a digital basic insurance which recommends specialists and is **not a conventional Telmed model**; it differs through the **following key special features** which must be duly noted:
 - Insured persons have fast and straightforward access to the finest medical services **round the clock, 365 days a year**, after the initial **digital contact** using the artificial intelligence-based symptom checker via the **Medgate app**.
 - The **subsequent medical consultation by chat, video or telephone via Medgate** is **fee-based** in the same way as an in-person consultation with a doctor and is **charged at the statutory TARMED rates**.
 - **Use of the BetterDoc service is compulsory** before **plannable surgical interventions** as a hospital inpatient and **before plannable stays** in hospital.