

Health insurance : how does one choose?

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Health Insurance: How does one choose?

To choose a health insurance policy that corresponds with one's wishes and budget, while adequately complementing a compulsory social insurance cover, if any, is not an easy task. But Soliswiss can help you.

Many countries are well acquainted with a social system of health insurance. However, the questions that arise in all these cases are: Is the level of coverage adequate? Are the services satisfactory, or are there some shortcomings that you would like to address? The most frequent drawbacks are the free choice of the general practitioner, the waiting period for certain types of operation, and the very partial reimbursements for certain medical services.

This is why Soliswiss, for the past several years, has been offering international health insurance solutions meant to cover the risk of illness and accident in full, or to complete the compulsory local insurance policy covers. The latter solution remains valid in Europe, even after the enforcement of the bilateral accords.

Selection Criteria

The first criterion that comes to mind is the cost of the insurance. At a time when health related costs are constantly rising, this criterion is particularly significant. However, one must not forget the other essential aspects of a health insurance contract.

If you would like to conclude a new health insurance contract be sure to verify the limits of coverage. Certain insurers limit their total annual reimbursements (or sometimes the total reimbursements throughout the life of the insured person) to an insufficient level. Certainly, the

most desirable contract is the one that has no limitations.

Another essential point: The guarantee of insurance for life. The insurer must explicitly relinquish his right to end the insurance contract in a unilateral manner (except in case of the insured person's fault). If such a guarantee of insurance for life is not given, some insurers will not hesitate to cancel their contracts when the insured persons reach a certain age, or at the start of a chronic illness.

These are, among others, two essential points that must be given careful consideration before choosing a health insurance company. If you do not wish to forget the most important factors while looking for the right kind of health insurance, seek information from Soliswiss! Through Soliswiss, you will find a carefully selected offer with the best international health and accident insurers – whether you would like to have complete insurance, or to simply complement hospitalisation costs.

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KPT:

Unlimited cover available
Guaranteed insurance for life
Age limit for joining: 65 years

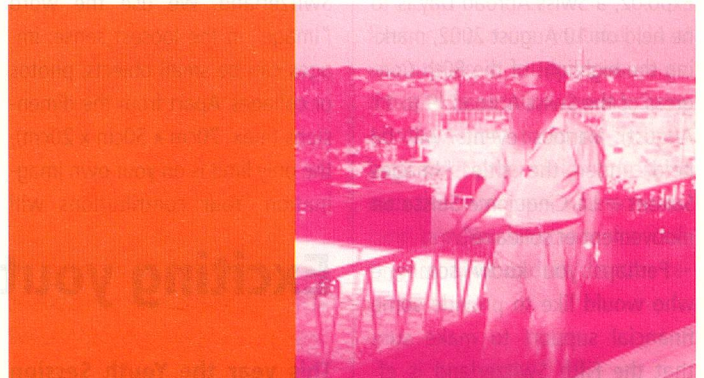
IHI:

Cover limited to CHF 1.5 million per year (hospital treatment)
Or at CHF 60,000/- per year (out-patient treatment)
Guaranteed insurance for life
Age limit for joining: 79 years

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«It has been two years since I noticed I was no longer covered by my previous health insurance. By chance, I have now been able to find, thanks to Soliswiss, an excellent health insurance plan which is guaranteed for life.»

Daniel Attinger, member of a monastic community in Jerusalem.

Soliswiss offers you security: Attractive long-term security products, interesting savings accounts, well adapted health insurance plans, and financial protection in case of loss of livelihood as a result of political disturbances.

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