



## **Englisch**

### **Reimbursement of illness-related medical expenditure through supplementary benefits**

#### **1. Eligibility requirements**

Individuals entitled to monthly supplementary benefits in a given period are eligible for reimbursement of non-covered illness-related medical expenditures during that period. If supplementary benefits have been denied to an individual due to surplus income, reported costs of an illness can still be refunded after deduction of the income surplus.

In general, only expenses incurred in Switzerland are refundable. Expenses incurred in other countries can be taken into account, by way of exception, if they became necessary during the time the individual was staying in another country.

#### **2. Submission/ Time limit**

All necessary materials should be submitted to the competent office for old-age and survivors' insurance (OASI [German: AHV]); in the city of Bern that is the Alters- und Versicherungsamt (Office for Seniors and Insurance). Applications for the reimbursement of costs must be submitted within 15 months of the invoice date or settlement by the health insurance fund.

#### **3. Refundable disability- or illness-related expenditure**

- Health insurance fund cost-sharing associated with compulsory health insurance (deductible und 10% retention fee) up to a maximum of 1 000 SF/children: 350 SF per year.
- Dental treatment: cost-effective and appropriate care
- Care and attendance in the home or a day-time care centre
- Domestic help (Spitex/ private institutions/ persons not household members)
- Respite care (temporary stay) in a home, clinic or hospital
- Sanatorium and rest cures prescribed by a doctor
- Reported additional expenses for a medically necessitated diet at home (food-stuffs associated with diabetes not included)
- Expenses for transport to the closest treatment centre
- Expenses for disability- or illness-related equipment partially covered by OASI (wheelchair, custom or standard orthopaedic shoes, facial prosthetics, wigs, hearing aid for one ear, speech aid device, magnifying glasses)

Some expenditure areas are clarified below.

##### **3.1 Dental treatment**

Expenses for dental treatment can be taken into account only if the treatment conforms to a simple, cost-effective and appropriate standard. The cantonal compensation office (Ausgleichskasse) conducts the relevant review on the basis of invoices/cost estimates submitted.

If projected costs for planned dental treatment exceed 1 500 SF, a costs estimate with dental inventory (condition of teeth) should be submitted prior to the treatment. Submission in advance of a cost estimate, along with a dental inventory, for review is also recommended before obtaining any dental care planned involving root-related treatment, crowns, implants, bridgework or inlay, onlay or post-and-core restoration. Upon submission of the first invoice from a dentist, a dental inventory is required. A fact sheet for dentists detailing invoicing requirements is available at the Alters- und Versicherungsamt and on the [www.akbern.ch](http://www.akbern.ch) website.

### **3.2 Care and attendance provided by family members**

Basic care, such as oral and bodily care, bed-making, assistance getting in or out of bed, mobilization, etc., is compensated at the rate of 25 SF per hour up to an annual maximum of 9 600 SF, providing that the family member providing the care is not included in the supplementary benefits calculation.

Attendance measures which are recognized as illness-related expenses covered by supplementary benefits (time expended on visits to check on a person, walks, etc.) are compensated at the rate of 25 SF per hour, however their total amount cannot exceed the loss of employment income. Evidence of actual loss of employment income must be provided. Such compensation also results in the obligation to provide a statement of accounts with respect to the compulsory social insurance contributions (OASI/DI etc.) and the corresponding tax liability.

The forms necessary for an assessment of needs are available at the Alters- und Versicherungsamt or at the website [www.akbern.ch](http://www.akbern.ch). In addition, submission of a medical certificate verifying the necessity of the assistance and attendance at home is required.

### **3.3 Domestic assistance**

When family members or non-related persons perform necessary housework chores (cooking, cleaning, washing, etc.), expenses stated on an invoice can be reimbursed up to a maximum annual amount 4 800 SF (max. 25 SF per hour). In this case as well, a medical certificate verifying the necessity of the domestic assistance is required. In addition, the person providing the assistance may not be a member of the household.

### **3.4 Transport**

Expenses for transport to the closest medical treatment centre must be compiled on a form in order to be reimbursed. Expenditure for transport by taxi/Betax [Bern disability transport service]/private vehicles can only be reimbursed if a medical certificate is provided verifying that public transport cannot be used. The relevant forms and a fact sheet are available at the Alters- und Versicherungsamt.

## **4. Maximum reimbursement amounts**

The following sums indicate the maximum reimbursement amounts per calendar year over and above annual supplementary benefits for reported expenditure related to disability or illness:

- Person living alone 25 000 SF
- Married couples 50 000 SF
- Resident of care facility 6 000 SF