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# Critical Care



# Why Critical Care



Cancer, heart attack, stroke – these critical illnesses happen without warning, and can present your company with major challenges.

Your aim should be to bring an employee suffering from such an illness back to work as quickly as possible, in order to avoid a longer term disability.

Offer your key employees unique Critical Care cover, and protect them from the impact of a critical illness.

## Critical Care

The best possible medical treatment at a top Swiss clinic.  
Comprehensive support by a professional, personal Care Manager.



# Why Critical Care



Benefits  
to  
you  
as  
Employer

## Offer something unique

Critical Care offers unique benefits that are not readily accessible to the average person.

## Attract and retain

Critical Care can help you to attract and retain skilled and loyal executives and employees.

This not only shows to your employees and their family that you care, but also clearly differentiates you from your competitors.

## Reduce time off work, reduce cost

The best possible medical treatment can reduce time off work, helping key persons to get back to work quicker, and reduce the pressure on other employees.

It furthermore reduces the need for expensive and time consuming recruitment and training processes.

**Critical  
Care** 

# Critical Care benefits



## Overview

- Comprehensive, individual Care Management; a professional, personal Care Manager accompanies the patient during the complete treatment process
- Fast-track access to a selected network of leading medical specialists and clinics in Switzerland
- Coordination of individual medical treatment and processes
- Selecting the most appropriate clinic(s)
- Arranging transport to and admission to clinics, and transport back to place of residence on completion of treatment
- Monitoring treatment processes from start to finish
- Supporting the patient throughout the treatment process
- Dealing with all administrative matters (incl. payment of medical bills)
- Supporting accompanying person(s) (incl. payment of bills)



# Critical Care benefits



## All costs are taken over by the Insurer:

- Medical transport to Switzerland from anywhere in the world
- Medical treatment in Switzerland
- Medicine
- Rehabilitation
- Transport back to place of residence
- Support for accompanying persons such as family or partners

In case of death, or when medical treatment in Switzerland will not be sensible, a capital lump sum is paid.

Care benefit  
max. 600.000 €

Capital benefit  
max. 500.000 €

Death benefit  
(Optional)



# Critical Care offers more



Benefit	Critical Illness	Health Insurance	Critical Care
Treatment of illness / operation	No	At local hospital	Best possible treatment at selected, specialised Swiss clinic
Support during treatment	No	No	Support by a professional, personal Care Manager throughout the whole treatment process
Capital benefit	Yes	No	Yes, but only if medical treatment at a Swiss clinic would not be sensible
			Clear added value



# Care benefits



	Maximum Care benefit
Aorta graft surgery	250.000 €
Aplastic anaemia	350.000 €
Coronary artery bypass surgery	250.000 €
Brain tumour (benign)	400.000 €
Heart surgery	600.000 €
Heart valve replacement or repair	600.000 €
Heart attack (Myocardial infarction)	250.000 €
Brain infection (Enzephalitis)	250.000 €
Cancer (malignant)	500.000 €
Paralysis	350.000 €
Stroke	500.000 €
Head injury (severe)	350.000 €
Third degree burns	350.000 €



# Capital benefits



	Sum Insured
Loss of independent existence	500.000 €
Alzheimer's disease	350.000 €
Blindness	350.000 €
Chronic emphysema (severe)	350.000 €
Kidney failure	500.000 €
CJD	250.000 €
Dementia	250.000 €
HIV / AIDS - occupational	250.000 €
HIV / AIDS – blood transfusion	250.000 €
Meningitis	350.000 €
Coma	250.000 €
Primary pulmonary hypertension	250.000 €
Motor neurone disease	500.000 €
Multiple sclerosis	350.000 €
Organ transplant	500.000 €
Parkinson's disease	250.000 €
Deafness	350.000 €
Liver failure	350.000 €
Loss of speech	250.000 €
Loss of limbs	350.000 €







# Why Switzerland



- The Swiss are pioneers in Care Management, while the size of the country makes for a very dense network of clinics.
- Many countries have very good health care systems; however, the treatment outcomes are often average. The reason for this phenomenon is the structure of the clinic landscape: Most countries have a large number of very small hospitals, however, not many of these are specialised.
- Swiss clinics are highly specialised, and as a result have better treatment outcomes – it receives top notes for „Accessibility“ and „Outcomes“ in the Euro Health Consumer Index [www.healthpowerhouse.com/en/news/euro-health-consumer-index-2015](http://www.healthpowerhouse.com/en/news/euro-health-consumer-index-2015)
- Critical Care allows for fast-track access to medical specialists and clinics – as opposed to long waiting times in many countries.



# Product Partners



COMPAGNIE D'ASSURANCES  
VERSICHERUNGS - GESELLSCHAFT  
INSURANCE COMPANY



# Product Provider



- Assithèque AG is a Managing General Underwriter domiciled in Vaduz, Liechtenstein.
- Assithèque is authorised and regulated by the Financial Market Authority (FMA) Liechtenstein.
- Assithèque offers Life and Non-Life insurance products and services across Europe.

[www.assitheque.li](http://www.assitheque.li)



# Risk Carrier (Germany)



- myLife Lebensversicherung AG is the only insurer in Germany focusing exclusively on commission-free products. The premiums of such products are significantly lower due to the absence of any upfront and renewal commission – instead the client and advisor agree on a separate, transparent fee to be paid for the advice.
- The Rating agency, Assekurata, has assigned an A- rating to myLife, confirming its financial strength and positive outlook. In addition, myLife has received the AMC award for “Sustained customer focus in the insurance industry”.

[www.mylife-leben.de](http://www.mylife-leben.de)



# Care Manager



- SWICA is one of the leading health and accident insurers in Switzerland with around 1.3 million insured persons, 27'000 corporate clients and 47 branch offices across Switzerland.
- SWICA employs 85 Care Managers active across Switzerland ensuring direct access to the best medical specialists and clinics.
- SWICA has extensive experience in Care Management, and consistently receives top customer satisfaction ratings from its customers.

[www.swica.ch/en](http://www.swica.ch/en)



# Medical Transport



COMPAGNIE D'ASSURANCES  
VERSICHERUNGS - GESELLSCHAFT  
INSURANCE COMPANY

- TSM was founded in 1921 in Switzerland, and took over AXA-Assistance in 2015; it has access to the full AXA network of 40'000 service providers across the world.
- TSM is authorised and regulated by the Swiss Financial Market Supervisory Authority, FINMA.
- 24/7 Helpline (worldwide) in English, German, Italian, French and Spanish.

[www.tsm.ch/en/assistance](http://www.tsm.ch/en/assistance)



# Critical Care



Do everything that is humanly possible to integrate a person in ill-health permanently back into the workplace and prevent invalidity.

**Benefit from Critical Care**





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