

**Schedule of Rates — Insel Gruppe AG
Applicable to Inselspital**

Stays in the Semi-private and Private Wards

(as amended: 1 January 2016)

Article 1 Scope of application

¹The rates applied by Insel Gruppe AG to in-patient stays in the semi-private and private wards of Inselspital are set out in this Schedule of Rates.

²The definition of an in-patient hospital stay is contained in the relevant provisions of the Swiss Health Insurance Act (KVG/LAMal) and/or the case definitions of the relevant applicable tariff structure (e.g. SwissDRG, full day lump sums).

Article 2 Benefits and services

¹In the semi-private and private wards Inselspital offers patients supplementary options for treatment (therapy and diagnostics), accommodation, meals and administrative services.

²What Inselspital generally offers patients of the semi-private ward:

- a. Accommodation in a double room.
- b. Treatment by the senior staff physician or another specialist with relevant authorisation; patients in the semi-private ward are not entitled to be treated by the senior consultant or medical director.

³What Inselspital generally offers patients of the private ward:

- a. Accommodation in a single room.
- b. Treatment by the senior consultant or medical director or his or her deputy with relevant authorisation.

Article 3 Rates and scope of benefits and services

¹Inselspital invoices patients of the semi-private or private ward a standard surcharge or the ICU/IMC/NEO surcharge applicable to stays in the Intensive Care Unit / Intermediate Care Unit / Neonatology Unit. The surcharge is applicable per day of hospital stay. The fees for treatment by physicians entitled to charge a fee for their services are invoiced separately in accordance with the Fee Guidelines of Inselspital.

²Inselspital establishes the rates of the applicable surcharges and fees.

³Inselspital invoices patients of the semi-private and private ward the following surcharges per day of hospital stay:

Surcharge, semi-private ward	CHF 650.00
Surcharge, private ward	CHF 950.00

The length of stay is calculated in accordance with “Rules and Definitions Applicable to Case-Based Lump-Sum Billing under SwissDRG” [*Regeln und Definitionen zur Fallabrechnung unter SwissDRG*], as amended.

⁴Where a patient is in the Intensive Care Unit, Intermediate Care Unit or Neonatology Unit for a full calendar day (12 midnight to 12 midnight), Inselspital will invoice the ICU/IMC/NEO surcharge instead of the standard private or semi-private surcharge.

ICU/IMC/NEO surcharge, semi-private room	CHF 400.00
ICU/IMC/NEO surcharge, private room	CHF 600.00

⁵Where a patient is admitted to the Intensive Care Unit, Intermediate Care Unit or Neonatology Unit of Inselspital and stays through 12 midnight on one of these wards, the full ICU/IMC/NEO surcharge will also be applied for the part-day as provided for in Article 3(4) above.

⁶Where a patient is transferred to another hospital within 24 hours, the full surcharge pursuant to Article 3(3) above will be invoiced, or where the patient has stayed in the ICU, IMC or NEO Unit, the full ICU/IMC/NEO surcharge pursuant to Article 3(4) above will be invoiced.

Article 4 Upgrade of ward or room category

Inselspital may also additionally offer patients accommodation in a higher-class hotel room category without providing any supplementary options. The following rates are charged per day of hospital stay:

Transfer from the general ward to a double room	CHF 200.00
Transfer from the general ward to a single room	CHF 300.00
Transfer from the semi-private ward to a single room	CHF 100.00

Article 5 Other expenses

Inselspital may invoice patients for all other private expenses, including:

- Physicians consulted at the patient's or his or her relatives' request who are not on Inselspital's staff as well as for costs that were incurred that were not medically necessary;
- Personal incidentals of patients: telephone calls, use of media, hairdresser service, purchases, clothing care, beverages;
- Costs incurred in the event of death;
- Costs incurred as the result of damage to property;
- Provision of accommodation for accompanying persons and covering their expenses.

Article 6 Securing costs / invoicing

¹Where there is no full cost coverage or no commitment to provide cover has been issued by the insurer, patients must take out a treatment contract with Inselspital to cover the provision of benefits and services as described in this Schedule of Rates. Inselspital may require the payment of an advance or a deposit for these benefits and services.

²Insel Gruppe AG issues invoices upon the patient being discharged from the hospital.

³The rates for the benefits and services itemised in Articles 3–5 are payable by the following individuals:

- a. the patient;
- b. guarantors (e.g. supplementary insurance provider with contract) and customers for commissioning services that are rendered in their name or on their behalf;
- c. third parties for services rendered in their name or on their behalf.

Article 7 Payment of invoiced benefits and services

¹Invoices are payable within thirty days of the invoice date. The invoice recipient may lodge an objection to an invoice within thirty days upon receipt, the objection to include the reasons on which the objection is based.

²Where payment is not effected within thirty days, Insel Gruppe AG may charge default interest of 5% as of the thirty-first day.

Article 8 Entry into force, amendments, applicable law and place of jurisdiction

¹This Schedule of Rates shall enter into force on 1 January 2016.

²This Schedule of Rates is subject to change by Insel Gruppe AG. As a general rule, adjustments in rates shall go into effect as of the beginning of a calendar year.

³Swiss law shall apply exclusively to any disputes arising from this Schedule of Rates. The ordinary courts of Bern shall have sole jurisdiction.

Bern, 23 December 2015
Insel Gruppe AG