Federal Health Insurance Act (KVG)

Art. 25 General benefits in the case of sickness
1 Compulsory health care insurance covers the costs of diagnosing and treating sickness and its effects.
2 These benefits cover:
   a. examinations, treatment and care of an in- and out-patient, at the residence of the patient, in a hospital or in a medical-social establishment by:
      1. doctors,
      2. chiropractors,
   b. analyses, medicaments and diagnostic and therapeutic services and equipment prescribed by a doctor or within the limits determined by the Federal Council - by a chiropractor,
   c. a contribution to the costs of spa treatment prescribed by a doctor;
   d. medical rehabilitation measures carried out or prescribed by a doctor;
   e. a stay in the general ward of a hospital;
   f. ... (repealed)
   g. the accouchement in a birth-centre
   h. a contribution to medically necessary transport costs and rescue costs;
   i. services of pharmacists in dispensing the medicaments prescribed in accordance with b above.

Art. 26 Prophylactic medicine
Compulsory health care insurance covers the costs of certain examinations intended to detect diseases in time as well as prophylactic measures for insured persons particularly at risk. Such examinations and prophylactic measures must be carried out or prescribed by a doctor.

Art. 27 Congenital defects
In the case of congenital defects not covered by the disability insurance scheme, compulsory health care insurance covers the costs of the same benefits as in the case of sickness.

Art. 28 Accidents
In the case of accidents pursuant to Art. 1a, para. 2, letter b*, compulsory health care insurance covers the costs of the same benefits as in the case of sickness.

Art. 29 Maternity
1 In addition to the same costs as in the case of sickness, compulsory health care insurance covers special costs in the case of maternity.
2 These benefits cover:
   a. periodic check-ups carried out by a doctor or a mid-wife or prescribed by a doctor during and after pregnancy;
   b. delivery at home, in a hospital or in a semi-hospital establishment by a doctor or a mid-wife;
   c. necessary advice on breast-feeding;
   d. care and stay of a healthy newborn child staying with its mother in the hospital.

Art. 30 Legal abortion
In case of non-punishable termination of pregnancy pursuant to Article 119 of the Criminal Code compulsory sickness insurance covers the costs of the same benefits as in the case of sickness.

Art. 31 Dental treatment
1 Compulsory health care insurance covers the costs of dental treatment:
   a. if it is caused by a serious and unavoidable disease of the masticatory system; or
   b. if it is caused by any other serious illness or its after-effects; or
   c. if it is necessary for the treatment of a serious illness or its after-effects.
2 It also covers the costs of treatment of injuries to the masticatory system caused by an accident pursuant to Art. 1a, para. 2, letter b (i.e. accident which is not covered by any other insurance).