SAMPLE PRIVATE CLIENT REPORT · HEALTH INSURANCE · 2026

Your family's health cover, *arranged*.

Complete private-ward protection for all four, from arrival day.

D	S	L	N
DANIEL	SOFIA	LINA	NOAH

PREPARED FOR
The Hartmann Family (sample)

PREPARED BY
Robert Kolar

DATE
1 August 2026

01 OVERVIEW

IN SHORT

Take the recommended setup for all four family members, effective from your arrival date of 1 September 2026: basic cover on the telemedicine model, CHF 2,500 deductible for you and Sofia, CHF 0 for the children, with outpatient, children's dental and private hospital supplementary cover throughout.

- 4 persons covered
- Private ward
- No gap in cover

TOTAL FOR THE HOUSEHOLD

CHF 1,177 / month

WHAT'S INSIDE

A NOTE FROM ROBERT

1 August 2026

Dear Daniel and Sofia, thank you for the time you gave me last week. This report sets out the cover I recommend for your family and the reasoning behind every part of it. Nothing in it will be a surprise from our conversation.

It is arranged in nine short chapters: your situation, how each decision was made, the options side by side, and what every family member pays. Read it through in about ten minutes, or open the contents and jump straight to the part that interests you. Both insurer offers are attached at the end, and you can reach me directly at any point.

Robert Kolar

Health Insurance Advisor · Expat Savvy

02 YOUR SITUATION

A family of four, *new to Zug*.

The Hartmann family — Daniel (born 1987), Sofia (born 1990) and their two children, Lina (2018) and Noah (2021) — are relocating from Munich to Switzerland, with an official arrival date of 1 September 2026. Their new home will be in Baar, canton Zug.

You told me three things mattered: that the children never wait for a specialist, that a hospital stay would not mean a shared four-bed room, and that the monthly figure stays predictable while Sofia is not yet working. Everything below is built around those three points.

This is an illustrative sample report. The structure, depth and reasoning are exactly what a real client receives; the family and the figures are representative.

OUR CONSULTATION

What mattered *most* to you.

In our call we walked through how the Swiss system actually splits: the mandatory basic cover (KVG), which is identical by law at every insurer, and the supplementary cover (VVG), which is where the real differences — and the health questions — sit.

You asked whether it was worth taking supplementary cover at all. My answer was yes, but for one specific reason: supplementary cover requires medical underwriting, and both children are young and healthy today. Taking it on arrival locks in acceptance. Waiting three years does not.

We also agreed to keep the adults on a CHF 2,500 deductible and the children at CHF 0 — the arithmetic behind that is below.

03 **HOW WE EVALUATED THIS**

Every choice made *deliberately*.

Four factors decided this recommendation. None of them is "the cheapest premium" — that number moves every year, and switching basic cover later is straightforward. What is not straightforward is being accepted for supplementary cover later.

01

Insurability first

Supplementary cover is medically underwritten. Both adults and both children are healthy today, so acceptance is near-certain now. This is the one decision that is genuinely hard to reverse, so it drives everything else.

02

Deductible arithmetic

For the adults, the CHF 2,500 deductible saves roughly CHF 1,100 a year against the CHF 300 option. That gap is larger than the extra risk you carry, given no ongoing treatment. For children the premium difference is small, so CHF 0 is the rational choice.

03

Access, not prestige

Private ward is often sold as comfort. The practical value is different: free choice of doctor, faster access to specialists, and treatment anywhere in Switzerland rather than only your canton — which matters most for the children.

04

Predictable monthly cost

With Sofia not yet earning, the family budget matters. The recommended structure holds the total under CHF 1,200 a month while keeping full private-ward access.

WHY WE PROPOSED THIS

Why this, *for you*.

Each choice tied back to what you told me mattered.

Private hospital cover for all four	You said a shared room during a serious illness was not acceptable, and that specialist waiting times worried you most for the children. Private ward addresses both — and taking it now, while everyone is healthy, is what makes it obtainable at all.
CHF 2,500 deductible for the adults	Neither of you has ongoing treatment. The CHF 1,100 saved per year is a certain gain against an uncertain risk you can comfortably carry.
CHF 0 deductible for Lina and Noah	With young children the doctor visits are frequent and unpredictable. The premium difference is small; the peace of mind is not.
Children's dental supplementary	Orthodontics is the one large, near-certain cost ahead of you. Cover taken before any treatment is proposed is cover that pays.

04 SIDE BY SIDE

Side by side, *line by line*.

CRITERION	STANDARD SETUP	RECOMMENDED SETUP
BASIC COVER (KVG)		
Model The basic cover is identical by law; only the access model and price differ.	Standard (free doctor choice)	Telemedicine: first call to a doctor by phone
Adult deductible The higher deductible is the single biggest lever on the monthly premium.	CHF 300	CHF 2,500
Children's deductible The premium saving on a child's higher deductible is small; the downside is not.	CHF 600	CHF 0
SUPPLEMENTARY (VVG)		
Outpatient Covers glasses, prescribed fitness, vaccinations, and treatment abroad.	Not included	Included
Children's dental Orthodontics for two children is the single largest predictable cost of the next decade.	Not included	Up to 75%, CHF 15,000 lifetime
Hospital ward Decides your room, your choice of doctor, and where in Switzerland you can be treated.	General ward, own canton	Private ward, all Switzerland
Worldwide emergency You will travel to Germany regularly; basic cover pays limited amounts abroad.	Limited	Included, unlimited

All figures from your offers · CHF

05 **COST AT A GLANCE**

Your monthly *investment*.

What the recommended setup costs, per person and for the household.

THE HARTMANN FAMILY (SAMPLE)
1 August 2026

Daniel	CHF 432
Sofia	CHF 448
Lina	CHF 151
Noah	CHF 146
Whole family	**CHF 1,177**

06 YOUR FAMILY, MEMBER BY MEMBER

What each premium *covers*.

The monthly figure for every family member, broken down by component.

D Daniel Hartmann

born 1987 · policyholder

CHF 432.10 / mo

Basic (KVG): Telemedicine, CHF 2,500 deductible	CHF 308.40
Outpatient supplementary (VVG)	CHF 48.60
Hospital Private (VVG)	CHF 75.10
Total	CHF 432.10

S Sofia Hartmann

born 1990 · spouse

CHF 448.35 / mo

Basic (KVG): Telemedicine, CHF 2,500 deductible	CHF 308.40
Outpatient supplementary (VVG)	CHF 52.15
Hospital Private (VVG)	CHF 87.80
Total	CHF 448.35

L Lina Hartmann

born 2018 · daughter

CHF 150.85 / mo

Basic (KVG): Standard, CHF 0 deductible	CHF 104.20
Outpatient + dental (VVG)	CHF 28.45
Hospital Private (VVG)	CHF 18.20
Total	CHF 150.85

N Noah Hartmann

born 2021 · son

CHF 145.60 / mo

Basic (KVG): Standard, CHF 0 deductible	CHF 104.20
Outpatient + dental (VVG)	CHF 23.20
Hospital Private (VVG)	CHF 18.20
Total	CHF 145.60

07 **HOSPITAL COVER, EXPLAINED**

Three tiers, one right choice *for you*.

Hospital cover decides three things: which room you are in, whether you choose your doctor, and where in Switzerland you may be treated. It is the part of supplementary cover that hardest to add later, because it is fully underwritten.

GENERAL

Shared room, usually four beds. Treatment by the doctor on duty, in your canton of residence. Fully covered by basic insurance — no supplementary cover needed.

SEMI-PRIVATE

Two-bed room, treatment by a senior physician, free hospital choice across Switzerland. A middle path that covers most of the practical benefit.

RECOMMENDED FOR YOU

PRIVATE

Single room, treatment by the head physician, free hospital choice across Switzerland, and the fastest specialist access. Recommended here because of the children and your regular travel.

08 MY RECOMMENDATION

Complete cover, *held under CHF 1,200*.

MY RECOMMENDATION

Take the recommended setup for all four family members, effective from your arrival date of 1 September 2026: basic cover on the telemedicine model, CHF 2,500 deductible for you and Sofia, CHF 0 for the children, with outpatient, children's dental and private hospital supplementary cover throughout.

— Robert Kolar
Health Insurance Advisor · Expat Savvy

The total lands at CHF 1,177 a month for the household — complete private-ward protection, full outpatient and children's dental cover, and predictable while Sofia is not yet earning.

The reason to do this now rather than later is not price. It is that supplementary cover is medically underwritten. Today, all four of you would be accepted without exclusions. That is a door which is open on arrival and can close quietly at any point afterwards — a single diagnosis is enough. The basic cover can always be optimised later; the supplementary cover realistically cannot.

09 **NEXT STEPS**

What happens *next*.

Here's what happens once you give me the green light — no pressure, and I'll handle the paperwork.

1

You give the green light

A quick call or message confirming you'd like to proceed. Questions first are always welcome.

2

I prepare the applications

I complete every form and send them to you to sign — nothing for you to chase.

3

Your cover is confirmed

Final premiums are confirmed by the insurer at application, and your cover starts as planned.

Call or message me.

I'm always here — reach out any time and I'll walk you through it.

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Health Insurance Advisor · Expat Savvy

Book a call →

Prepared by Robert Kolar, Expat Savvy, 1 August 2026. Figures are taken from the offers provided and may change; final premiums are confirmed by the insurer at application. Expat Savvy is a registered insurance intermediary (FINMA F01067278). This document is informational and not a binding offer.