

Our insurance products and benefits



2024/25 edition

Helsana
Committed to life.

Hospital insurance

HOSPITAL ECO

General insurance in hospital: 100% of the costs including free choice of hospitals¹

helsana.ch/en/hospitaleco



Household help after your hospital stay

HOSPITAL FLEX

Flexible hospital insurance cover: free choice of ward on a case-by-case basis²

helsana.ch/en/hospitalflex



Private, semi-private or general ward, anywhere in Switzerland²

Hospital stays in Switzerland⁴

100% of the costs in a general ward anywhere in Switzerland¹

Room comfort⁴

General ward, multi-bed room anywhere in Switzerland¹

Hospital stays abroad

CHF 500/day, for up to 60 days/year, or emergency and planned hospital stays³

Free choice of doctor⁴

Lump sum on birth (for outpatient deliveries)

Rooming-in stay for one accompanying person

Acute and transitional care

CHF 90/day, max. 14 days/year for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home

Balneotherapy and convalescent therapy

CHF 30/day, max. 30 days/year, for medically prescribed balneotherapy and convalescent therapies after surgery or illness

Household help

CHF 30/day, max. 30 days/year

Nanny service (childcare service)
Insured person: parent

30 hours/year
Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours

KidsCare (childcare)
Insured person: child

30 hours/year
Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work

Free choice of hospital, ward and doctor anywhere in Switzerland, taking into account the co-payment selected²:

Hospital Flex 1:

- General ward: no co-payment
- Semi-private ward: 35% (max. CHF 3,000/year)
- Private ward: 50% (max. CHF 9,000/year)

Hospital Flex 2:

- General ward: no co-payment
- Semi-private ward: 20% (max. CHF 2,000/year)
- Private ward: 35% (max. CHF 4,000/year)

Free choice of ward²: general, semi-private or private ward

Hospital Flex 1: CHF 500/day, max. 60 days/year, for emergency or planned³ hospital stays

Hospital Flex 2: CHF 1,000/day, max. 60 days/year, for emergency or planned³ hospital stays

Free choice of hospital doctor² (only applies to stays in a semi-private or private ward)

Hospital Flex 1: CHF 500/birth

Hospital Flex 2: CHF 1,000 per birth

Accommodation and meals in hospital for an accompanying person
Hospital Flex 1: CHF 50/day, max. 15 days/year

Hospital Flex 2: CHF 100/day, max. 15 days/year

Supplementary module

Option: CHF 100/day, max. 14 days/year
(if the FLEX supplementary module is included)

Option: CHF 100/day, max. 21 days/year
(if the FLEX supplementary module is included)

Option: CHF 50/day, max. 30 days/year
(if the FLEX supplementary module is included)

Option: 30 hours/year
Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours (if the FLEX supplementary module is included)

¹ Cantonal listed hospital, Helsana KVG contract hospital.

² – From doctors and hospitals recognised by Helsana. You can find the list of hospitals without full cost coverage at helsana.ch/tariffnegotiations.

– Please note that you will have to cover the costs charged by hospitals and doctors not recognised by Helsana.

³ Submit an application for payment of costs prior to the planned treatment

⁴ Maternity: waiting period of 365 days from the start of insurance

Discounts offered under hospital insurance

Family discount

5% for two people or more
10% for three people or more

Multi-year discount

For new customers:
3% for three-year insurance policy

Hospital deductible


Minimum 15% discount with choice of hospital deductibles



HOSPITAL Semi-Private

Semi-privately insured in hospital: two-bed room and free choice of doctor throughout Switzerland¹

helsana.ch/hospital-semi-private

2 Stay in a semi-private ward
 (two-bed room)

Full cover for a semi-private ward anywhere in Switzerland¹

Semi-private ward, two-bed room anywhere in Switzerland¹

CHF 1,500/day for emergency treatment
CHF 1,500/day with cost approval for targeted treatments²

Free choice of hospital doctor¹

CHF 1,500

Accommodation and meals in hospital for an accompanying person **CHF 100/day, max. 15 days/year**

CHF 120/day, max. 14 days/year, for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home

CHF 100/day, max. 21 days/year, for medically prescribed balneotherapy and convalescent therapies after surgery or illness

CHF 100/day, max. 30 days/year

60 hours/year

Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours

60 hours/year

Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work


Quick initial consultation with a specialist

A second medical opinion from renowned professors in the case of serious illness or after an accident. Medical solutions precisely adapted to your personal requirements

HOSPITAL Private

Privately insured in hospital: your own room and free choice of doctor throughout Switzerland¹

helsana.ch/hospital-private

1 Stay in a private ward
 (single-bed room)

Full cover for a private ward anywhere in Switzerland¹

Private ward, one-bed room anywhere in Switzerland¹

Full cost coverage for emergency treatment
Full cost coverage with cost approval for targeted treatments²

Free choice of hospital doctor¹

CHF 3,000

Accommodation and meals in hospital for an accompanying person **CHF 200/day, max. 15 days/year**

CHF 240/day, max. 14 days/year, for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home

CHF 200/day, max. 21 days/year, for medically prescribed balneotherapy and convalescent therapies after surgery or illness

CHF 200/day, max. 30 days/year

120 hours/year

Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours

120 hours/year

Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work

Quick initial consultation with a specialist

A second medical opinion from renowned professors in the case of serious illness or after an accident. Medical solutions precisely adapted to your personal requirements

Hospital stays in Switzerland³

Room comfort³

Hospital stays abroad

Free choice of doctor³

Lump sum on birth (for outpatient deliveries)

Rooming-in stay for one accompanying person

Acute and transitional care

Balneotherapy and convalescent therapy

Household help

Nanny service (childcare service)
 Insured person: parent

KidsCare (childcare)
 Insured person: child

Fast Track

Expert second opinion

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² Submit an application for payment of costs prior to the planned treatment

³ Maternity: waiting period of 365 days from the start of insurance

We are here to help you.

Helsana Group

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helsana.ch/en/contact

helsana.ch/locations

Proud to be a top-rated provider.



COMPLETA from Helsana scored highest on scope of benefits. moneyland.ch is the independent comparison service for insurers and banks.



Insurance premium prices and benefits are subject to constant testing by the Vermögenszentrum. The Helsana supplementary insurance products **COMPLETA, TOP and SANA** have been given a rating of “above average”.

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