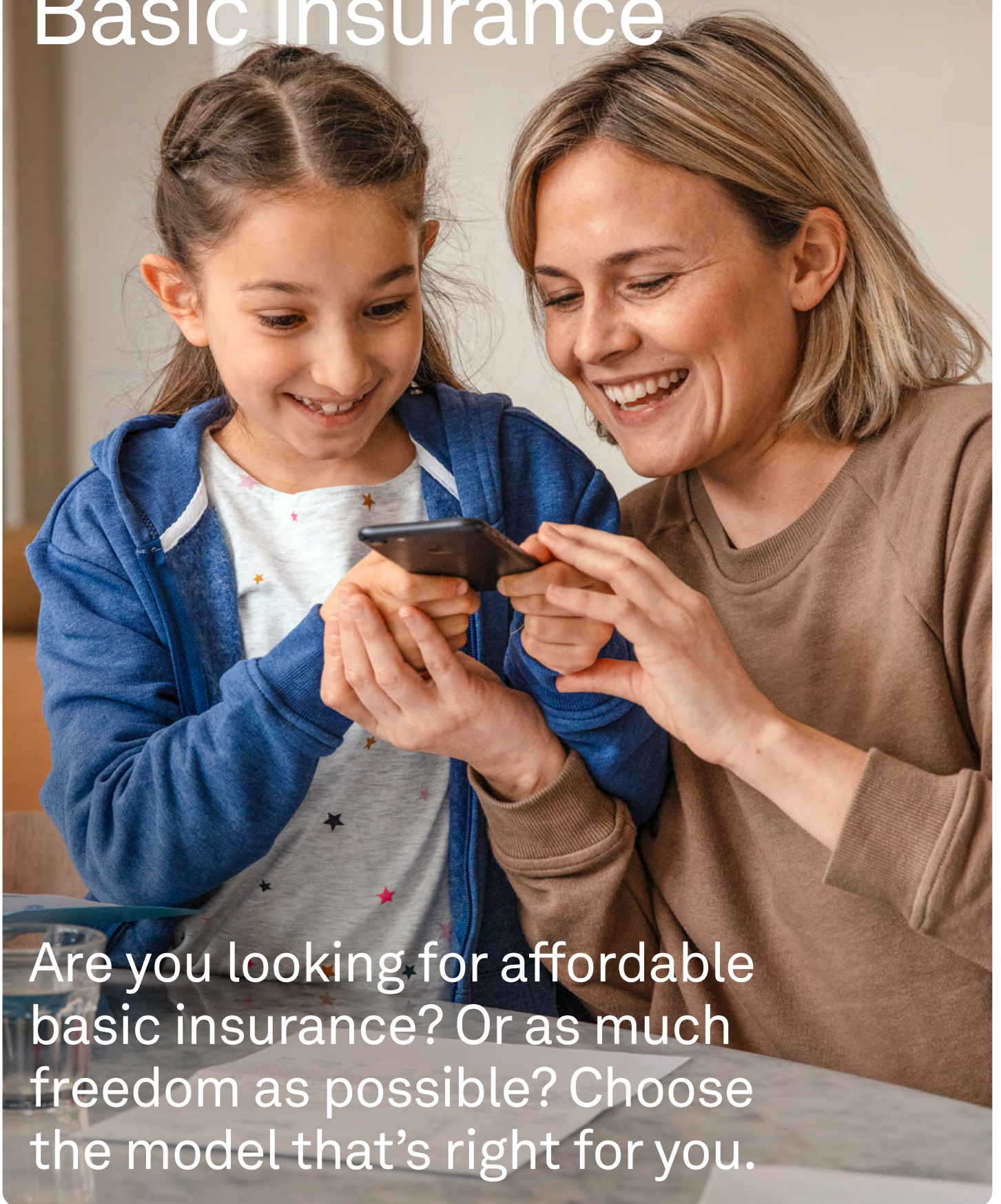


Basic insurance



Are you looking for affordable basic insurance? Or as much freedom as possible? Choose the model that's right for you.

Basic insurance

Basic insurance at a glance

Basic insurance covers you in the event of illness, accident and maternity. It is obligatory for all Swiss residents. The benefits are prescribed by law and are the same for all insurance companies.

Outpatient treatment	Full cover throughout Switzerland Subject to the condition that the treatment is prescribed by a doctor and is listed in the benefits catalogue of the basic insurance scheme. Outpatient treatment Provided by licensed medical practitioners, chiropractors or medical support staff; a maximum tariff is applicable
Complementary medicine	Carried out by licensed medical practitioners who are members of the Swiss Medical Association (FMH) with recognised training, in accordance with the Health Insurance Benefits Ordinance (KLV) Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), traditional homoeopathy and phytotherapy
Prevention	Throughout Switzerland, if prescribed by a doctor, according to agreed rates We reimburse the costs of certain examinations for the early detection of illnesses and of preventive measures (e.g. vaccinations)
Medication	Medication on the specialities list You receive the costs of medically prescribed medication which is covered by statutory health insurance and is on the specialities list
Glasses and contact lenses	Max. CHF 180/year up to 18th birthday
Dental treatment	Throughout Switzerland, if performed by recognised professionals, according to statutory or agreed tariff Benefits for accident-related tooth damage (if accident cover is included), serious diseases of the masticatory system and serious general illness pursuant to Articles 17–19a of the Health Care Benefits Ordinance (KLV)
Medical aids	Medical aids which are medically necessary and prescribed by a doctor, in accordance with the medical aids and equipment list (MiGeL)
Transportation	Costs covered for transportation and rescue operations in Switzerland • 50% up to CHF 500/year for transportation • 50% up to CHF 5,000/year for rescue operations
Abroad	Emergency treatment (outpatient and inpatient) during temporary stays abroad Within the EU, EFTA and UK: benefits in accordance with the social tariff schedule of the country of temporary residence Other countries: up to max. twice the Swiss tariff amount (canton of residence)
Pregnancy	• Eight check-ups (seven before the birth, one afterwards) • Two ultrasound examinations • Three breastfeeding guidance sessions • CHF 150/year for antenatal classes • Full cost coverage for home birth or in the general ward of a listed hospital in the canton of residence
Hospital	Free choice of hospital from list Inpatient treatment: Full cover for a general ward in listed hospitals in your canton of residence
Balneotherapy	You receive CHF 10 per day, for up to 21 days per year, for balneotherapy at recognised therapeutic spas in Switzerland, if medical-ly required and prescribed by a doctor.
Home nursing and nursing homes	Healthcare in recognised nursing homes Co-payment according to the Health Care Benefits Ordinance (KLV)

	Choice of deductible¹	Maximum reduction in premium²	Other discounts	
Adults	CHF 300.–	–	77% Children's discount (ages 0 to 18)	20% Young people's discount (ages 19 to 25)
	CHF 500.–	CHF 140.–		
	CHF 1000.–	CHF 490.–	7% Accident exclusion discount (working persons only)	
	CHF 1500.–	CHF 840.–		
	CHF 2000.–	CHF 1190.–		
	CHF 2500.–	CHF 1540.–		
Children	CHF 0.–	–		
	CHF 500.–	CHF 350.–		

¹ After using up the deductible: excess of 10% up to max. CHF 700/year, or CHF 350/year for children.
² Maximum reduction in premium/year prescribed by law based on the optional deductible.

Basic insurance

	BASIS	BeneFit PLUS General Practitioner
	Standard model with free choice of doctor: choose a suitable doctor for each medical concern yourself. ➔ helsana.ch/en/basis	General practitioner model: if you have any health problems, your first port of call must always be your chosen GP practice. ➔ helsana.ch/en/benefitplus
	 Free choice of doctor	 One contact point for all concerns
Premium reduction	No	Use the premium calculator at ➔ helsana.ch to calculate your premium
Medical point of contact	You decide on a case-by-case basis who treats you. You have a free choice of doctor.	You can select a certified GP practice from our list. This is your personal point of contact for all health-related issues.
Benefits	Stay independent • Free choice of doctor at all times • Direct access to a specialist – there's no need for a referral from your GP practice	Personal support from a single source • Your general practitioner is familiar with your medical history and will provide you with support that you can trust. • All forms of treatment are coordinated. This avoids duplicate examinations.
Obligation	No In the event of medical problems, you choose the professional to treat you (GP, specialist, chiropractor, etc.).	If you have any health problems, your first port of call must always be your chosen GP practice. Your doctor determines the next treatment steps and, if necessary, will refer you to a specialist, therapist or hospital.
Ideal for	For those who want to remain independent.	For those who value personal contact.
Advice line	For medical queries, you can access our free Centre for Telemedicine on 0800 100 008 or online via myHelsana.	For medical queries, you can access our free Centre for Telemedicine on 0800 100 008 or online via myHelsana.
Exceptions		You can go straight to a specialist for pregnancy concerns, gynaecological check-ups, dental treatment and glasses adjustments. Emergencies: contact an emergency service straight away. Then inform your GP practice. This also applies abroad.

	BeneFit PLUS Telmed Telemedicine model: you receive binding advice and support – by phone and video call. ➔ helsana.ch/telemedicine  Binding advice round the clock	BeneFit PLUS Flexmed Combined model: following an initial evaluation in the app, you can choose between a GP practice, telemedicine or a pharmacy. ➔ helsana.ch/en/benefit-plus-flexmed  Combine medical assistance	PREMED-24 You receive medical advice before every treatment – 24/7 by phone. ➔ helsana.ch/en/premed-24  Non-binding advice in advance
Premium reduction	Use the premium calculator at ➔ helsana.ch to calculate your premium	Use the premium calculator at ➔ helsana.ch to calculate your premium	Use the premium calculator at ➔ helsana.ch to calculate your premium
Medical point of contact	Medi24, the independent Swiss Telemedicine Centre, is on hand 24/7 for all your needs. The team covers all indications.	You can check any sudden-onset symptoms with the Compassana app ¹ and receive an immediate initial assessment. After that, you pick the most appropriate option: your GP practice, Medi24 telemedicine or a partner pharmacy. ²	Medi24's free medical advice hotline is your first port of call. You will receive a recommendation and can decide for yourself how to proceed with your treatment.
Benefits	Medical assistance round the clock - You can get assistance at any time – by phone and video call - You can deal with complaints immediately, without a doctor's appointment - The advice is discreet and free of charge - Telemedicine will coordinate your treatment path	Flexible care - You check your symptoms digitally and get an expert assessment there and then - You are free to choose your nearest medical point of contact - Your health data is all stored in the Compassana app - You enjoy proven quality from our partners	Get advice first, then take action - Take advantage of 24/7 medical advice - You can clarify many matters over the phone - If you need treatment, you have a free choice of doctor
Obligation	If you experience a medical problem, call the Medi24 Telemedicine Centre free of charge: 0800 800 090. The specialists will advise you over the phone and guide you every step of the way. If necessary, they will refer you directly to a specialist, practice or hospital. The treatment path is binding.	If you experience sudden-onset complaints, start with the Compassana app and check your symptoms digitally. After this initial assessment, you are free to choose between your GP practice, Medi24 telemedicine (0800 88 40 40) or a partner pharmacy. If further steps are required, your GP practice or telemedicine will refer you to the right place. The treatment path is binding.	If you have a health concern, call Medi24: 0800 773 633. You will receive a free medical recommendation or prescription depending on the situation. The phone call is mandatory; treatment afterwards is optional.
Ideal for	For those looking for straightforward, round-the-clock advice.	For those who value a digital, flexible service.	For those looking for advice but who want to remain independent.
Advice line	0800 800 090	0800 884 040	0800 773 633
Exceptions	You can go straight to a specialist for pregnancy concerns, gynaecological check-ups, dental treatment and glasses adjustments. Emergencies: contact an emergency service straight away. Then inform your medical contact. This also applies abroad.	You can go straight to a specialist for pregnancy concerns, gynaecological check-ups, dental treatment and glasses adjustments. Emergencies: contact an emergency service straight away. Then inform your medical contact. This also applies abroad.	You can go straight to a specialist for pregnancy concerns, gynaecological check-ups, dental treatment and glasses adjustments. Emergencies: contact an emergency service straight away. Then inform your medical contact. This also applies abroad.

- 1 You need to register with Compassana. You only need to do this once. You can find the instructions at ➔ helsana.ch/en/compassana. The Compassana symptom checker is mandatory for adults in cases involving new, acute complaints. It is not available for children.
- 2 Helsana will cover the costs of an in-depth consultation (excluding medication and supplementary insurance benefits). The consultation will only be provided if the partner pharmacy considers it necessary. If the health problem has not been resolved, proceed according to your basic insurance model and coordinate the next steps with the Telemedicine Centre or your GP practice. More information can be found at ➔ helsana.ch/partner-pharmacies.

We are here to help you.
Throughout your life. Helping you
stay healthy. So that you recover
quickly. Or can live a better life
when affected by illness.

We are happy to help.

Helsana Group

0844 80 81 82

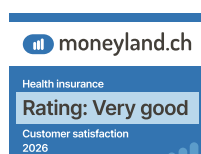
➔ helsana.ch/en/contact

Book an appointment online

➔ helsana.ch/consultation



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