

Daily allowance insurance



If find yourself temporarily unable to work due to illness or an accident, we'll protect your income. So you can focus fully on your recovery.

Supplementary insurance

Daily allowance	HOSPITAL EXTRA	SALARIA
	Hospital daily allowance insurance to cover extra hospitalisation costs ➔ helsana.ch/en/hospitalexta	Daily allowance insurance for loss of earnings due to illness or accident ➔ helsana.ch/en/salaria
	5 Daily allowance payments during hospital stay	5 Daily allowance payments during loss of earnings
Requirements	The inpatient stay takes place in a hospital that is listed on the cantonal lists of hospitals or on our list of KVG contract hospitals.	- You have a degree of incapacity for work of at least 25%. - You have a medical certificate confirming your incapacity for work. - You can prove that you have suffered a loss of income. - You notify us of your incapacity for work within the period specified in the Insurance Conditions.
Duration of benefits	Up to 30 days/year The HOSPITAL EXTRA daily allowance is paid out irrespective of other existing insurance policies.	SALARIA VVG¹ 365 or 730 days SALARIA KVG² 720 days within 900 calendar days
Daily allowance amount	CHF 50, 100, 150, 200 or max. 300/day	SALARIA VVG¹ CHF 10 to CHF 600/day, max. CHF 18,000/month SALARIA KVG² CHF 10 to CHF 30/day, max. CHF 900/month
Maternity	The benefits are covered by the insurance in the event of pregnancy.	SALARIA VVG¹ none, SALARIA KVG² 16 weeks
Accident	The benefits are automatically covered by the insurance in the event of an accident.	SALARIA VVG¹ and SALARIA KVG² Can be included
Waiting periods	No waiting period (protection period for maternity benefits: 365 days)	SALARIA VVG¹ 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days SALARIA KVG² 0, 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days

1 Federal Insurance Contract Act
 2 Federal Health Insurance Act

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

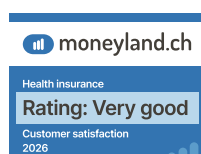
➔ helsana.ch/en/contact

Book an appointment online

➔ helsana.ch/consultation



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