

BeneFit PLUS General Practitioner

2026/27

Personal support from a single source



Helsana

Committed to life.

What to do in the event of health problems



1 Fixed initial point of contact

If you have any health problems, your first port of call must always be your chosen GP practice.



2 Determine the treatment path

Your GP determines the next treatment steps and refers you to a specialist, therapist or hospital if necessary.

Exceptions: You can go straight to a specialist for pregnancy concerns, gynaecological check-ups, dental treatment and glasses adjustments.

Bear in mind that if you do not follow the procedure, you will be transferred to the BASIS standard model. As a result, you will lose your premium discount.



3 Report every referral

Are you being referred by the person treating you? Will there be follow-up appointments? Tell your GP practice about this – for seamless care.



Exception: emergencies

Contact an emergency call service. Then inform your GP practice. This also applies abroad.

Questions & answers



What do I do if I have a chronic illness?

If you have a chronic illness, your first point of contact is your GP or group practice. They will determine your individual course of treatment. If necessary, they will refer you to a specialist.

My doctor is absent. Can I see another doctor even though I'm insured under the general practitioner model?

The practice usually arranges for someone to cover for holidays or other absences. If a substitute has not been arranged or if there are no appointments available, go to a general practitioner of your choice. Let your practice know as soon as it's open again.

Tip: call the independent Medi24 Telemedicine Centre on 0800 100 008 at any time for medical advice – it's free of charge.

In an emergency: contact an emergency practice or hospital immediately. Then let your GP practice know about your emergency treatment.

What should I do in case of an emergency while abroad?

- Call our Emergency Call Centre directly: +41 58 340 16 11
- Show your European Health Insurance Card within the EU/EFTA/UK. You will then be entitled to medical benefits.
- Report emergency treatment to your GP immediately or after returning to Switzerland.
- Do you need follow-up treatment in Switzerland? Talk to your GP practice. This allows you to plan and coordinate the next steps.

Remember: your GP practice cannot provide any information about cost coverage for emergencies or planned treatments abroad. Call Helsana.

What happens if I go directly to a specialist or a GP practice?

When you opt for BeneFit PLUS General Practitioner, you agree to always contact your chosen GP practice first in the event of a health problem. If you go without a referral, you will be in breach of your obligations under the general practitioner model. We can then transfer you to the BASIS standard model. This will mean you lose the discount on your basic insurance premium and the advantages of the general practitioner model.

Which doctors or specialists am I allowed to visit without a referral?

Under the general practitioner model, the following exceptions apply. In these cases, you can consult a specialist directly – without a referral from your GP practice:

- Gynaecologist: for gynaecological check-ups (e.g. cervical screening) and during pregnancy
- Dentist: for all dental treatments (note: basic insurance only covers dental treatment in special cases)
- Ophthalmologist: for follow-up adjustments for spectacle lenses and contact lenses

Can I change doctors under the general practitioner model?

Yes, under the general practitioner model it is possible to change GP with effect from the following month, whether due to a move or for other reasons. In the event of repeated changes of GP or a change to a different network of doctors (e.g. from the mediX general practitioner model to xundart), a written request stating your reasons is required. You can switch your GP practice in myHelsana under “Medical contact”.

Can I stay with my current GP practice?

When you take out insurance under the general practitioner model, you select a doctor or HMO group practice from our list of doctors. If your current general practitioner is on the list of doctors, they will remain your contact person.

You can check whether your GP practice is on our list of doctors at

➔ helsana.ch/list-of-doctors.

We're here to help. 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 Insurance Company Ltd

0844 80 8182

➔ helsana.ch/contact

➔ helsana.ch/en/benefitplus

Book an appointment online

➔ helsana.ch/consultation



Proud to be a top-rated provider.



The Helsana Group comprises Helsana Insurance Company Ltd, Helsana Supplementary Insurances Ltd and Helsana Accidents Ltd. This brochure is provided for information purposes only and does not constitute a binding offer. The Helsana Group reserves the right to modify the information contained herein.