**Your personal customer care team**
**Team André Eggenschwiler**
+41 58 340 19 31
kb3.stgallen@helsana.ch

Helsana

Mr Hans Muster
Musterstrasse 77
9444 Diepoldsau

21 September 2026

# Premium overview

## **Hans Muster,** 31.12.1968, insurance no. 123 456 781

| valid as of | Type of insurance | | Amount |
|---|---|---|---|
| **01.11.2026** | Basic insurance | | 425.35 |
| | Supplementary insurance | | 49.10 |
| | **Sub-total** | payable by you | 474.45 |

## **Claudia Muster,** 20.03.1972, insurance no. 123 456 782

| valid as of | Type of insurance | | Amount |
|---|---|---|---|
| **01.11.2026** | Basic insurance | | 484.05 |
| | Supplementary insurance | | 60.80 |
| | **Sub-total** | payable by you | 544.85 |

| **Total monthly premium in CHF** | **payable by you** | **1'019.30** |
|---|---|---|

Payment frequency: **monatlich**

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# Policy basic insurance

**Basis for issue: Deckungsänderung**

| Valid as of | Premium region |
|---|---|
| **01.11.2026** This policy document replaces all previous policies | **SG 3** |

## **Claudia Muster**, 20.03.1972, insurance no. 123 456 782

| Basic insurance pursuant to the Federal Health Insurance Act (KVG) | | Amount |
|---|---|---|
| **Helsana BASIS Standard**<br>Compulsory Health Insurance<br>- Without accident (CHF 36.80 has already been deducted from the premium)<br>- With an annual deductible of CHF 300.–, with a co-payment of 10% up to max. 700.– per calendar year<br>Helsana Insurance Company Ltd<br>The Insurance Conditions (VB) are authoritative for this product. | payable by you | 489.20 |
| Distribution of income from the environmental tax (VOC and CO2) to the public | in your favour | 5.15 |
| **Total per month in CHF** | **payable by you** | **484.05** |

Compulsory contribution for health promotion of CHF 4.80 per year is already included in your premium.

Should you be entitled to a premium reduction this is not stipulated in the insurance policy, but directly deducted from your premium invoice. Premium reductions are subject to cantonal regulations. More information can be found at **helsana.ch/premium-subsidy**

You can download the insurance conditions for your product at www.helsana.ch/en/insurance-conditions or request them per telephone on 058 340 19 31.

Detailed information on the allocation of environmental taxes can be found at **helsana.ch/environmental-levies**

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21 September 2026

# Policy supplementary insurance

**Basis for issue: Deckungsänderung**

Valid as of

**01.11.2026** This policy document replaces all previous policies

## **Claudia Muster**, 20.03.1972, insurance no. 123 456 782

| Supplementary insurance pursuant to the Insurance Contract Act (VVG) | | Amount |
|---|---|---|
| **TOP Supplementary Health Insurance for Special Benefits**<br>Supplementary insurance benefits for visual aids, medication, coverage abroad, transport costs, legal expenses cover in health matters and legal expenses cover abroad<br>- With accident (CHF 2.15 has already been included in the premium)<br>- Long-term policy: 01.05.2025 - 31.12.2028<br>Helsana Supplementary Insurances Ltd and Helsana Rechtsschutz AG<br>The following insurance conditions apply to this product: AVB 2022 / ZVB 2021 / BVB 12 / BVB 14 | payable by you | 21.45 |
| Familienrabatt: 5% | in your favour | 1.05 |
| Mehrjahresrabatt: 3% | in your favour | 0.65 |
| **Total** | **payable by you** | **19.75** |

The premiums are graduated by age. The last age-related adjustment will be undertaken when the policyholder turns 71.

**Abbreviations**

**AVB** General Insurance Conditions
**ZVB** Additional Insurance Conditions
**BVB** Special Insurance Conditions
**UVG** Federal Law on Accident Insurance

# Policy supplementary insurance

Helsana

21 September 2026

**Claudia Muster**, 20.03.1972, insurance no. 123 456 782

| Supplementary insurance pursuant to the Insurance Contract Act (VVG) | | Amount |
|---|---|---|
| **SANA Supplementary Health Care Insurance for Prevention and Complementary Medicine**<br>Additional benefits in the fields of complementary medicine, prevention and health promotion<br>- With accident (CHF 3.70 has already been included in the premium)<br>- Long-term policy: 01.05.2025 - 31.12.2028<br>Helsana Supplementary Insurances Ltd<br>The following insurance conditions apply to this product: AVB 2022 / ZVB 2021 / BVB 12 / BVB 14 | payable by you | 37.00 |
| Familienrabatt: 5% | in your favour | 1.85 |
| Mehrjahresrabatt: 3% | in your favour | 1.10 |
| **Total** | **payable by you** | **34.05** |

The premiums are graduated by age. The last age-related adjustment will be undertaken when the policyholder turns 26.

| | | |
|---|---|---|
| **HOSPITAL ECO Supplementary Hospital Insurance**<br>General ward, anywhere in Switzerland<br>Supplementary hospital insurance with free choice of hospital<br>- With accident (CHF 0.75 has already been included in the premium)<br>- Long-term policy: 01.05.2025 - 31.12.2028<br>Helsana Supplementary Insurances Ltd<br>The following insurance conditions apply to this product: AVB 2022 / ZVB 2016 / BVB 12 / BVB 14 | payable by you | 7.65 |
| Familienrabatt: 5% | in your favour | 0.40 |
| Mehrjahresrabatt: 3% | in your favour | 0.25 |
| **Total** | **payable by you** | **7.00** |

The premiums are graduated by age. The last age-related adjustment will be undertaken when the policyholder turns 71.

| | | |
|---|---|---|
| **Total per month in CHF** | **payable by you** | **60.80** |

Your total discount VVG is **CHF 5.30**.

You can download the insurance conditions for your product at www.helsana.ch/en/insurance-conditions or request them per telephone on 058 340 19 31.

Yours sincerely

Roman Sonderegger
CEO

Sandro Mannino
Head of Clients & Market

**Abbreviations**

**AVB** General Insurance Conditions
**ZVB** Additional Insurance Conditions
**BVB** Special Insurance Conditions
**UVG** Federal Law on Accident Insurance

**Helsana Versicherungen AG**
Kundenservice, Postfach, 9008 St. Gallen, www.helsana.ch

Helsana Insurance Company Ltd may provide services on behalf of Helsana Supplementary Insurances Ltd and Helsana Accidents Ltd.