Insurance and benefits

2026/27

Overview of our products



Helsana

Committed to life.

Overview: supplementary outpatient insurance

		Basic insurance	TOP	SANA	COMPLETA	COMPLETA PLUS[2]	PRIMEO[5]
		Five models to choose from: statutory basic cover with the same benefits	Key outpatient benefits in addition to basic insurance	Complementary medicine and health promotion	TOP and SANA combined, with higher contributions	In addition to COMPLETA Expands and enhances COMPLETA cover	Full coverage with HOSPITAL High level of comfort during outpatient treatment in hospital and much more
Outpatient treatment	Medically prescribed treatment provided by federally certified doctors, chiropractors and medical support staff (speech therapists, healthcare professionals, physiotherapists, etc.), where prescribed by a doctor	By recognised professionals throughout Switzerland, according to agreed rates			By non-contract medical practitioners (excluding psychotherapy): 90%		Free choice of doctor from the specialists at Helsana partner hospitals
Complementary medicine	Benefits for complementary medical treatment methods recognised by Helsana provided by recognised complementary therapists. Subject to medical necessity.	Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), medical traditional homoeopathy and phytotherapy, carried out by doctors with recognised training pursuant to the Health Insurance Benefits Ordinance (KLV)		Outpatient treatment: 75% of the costs for recognised methods and therapists	Outpatient treatment: 75% of the costs for recognised methods and therapists	• In addition to the benefits provided under COMPLETA: 15% of the costs, up to CHF 500 per year, for outpatient treatment • 75% of the costs, up to CHF 500 per year, for other recognised therapists and for methods of treatment that are not covered by COMPLETA	
Health promotion	Benefits for gym memberships, fitness courses, back and full-body training, birth preparation, pregnancy/postnatal gymnastics, relaxation and nutrition courses, etc.			75% of the costs, up to max. CHF 200/area[3]. For methods and providers recognised by the Helsana Group	75% of the costs, up to max. CHF 200/area[3]. For methods and providers recognised by the Helsana Group	75% reimbursement of the invoice amount in excess of that covered by COMPLETA, max. CHF 200/year for all areas[2] combined. For methods and providers recognised by the Helsana Group	
Medical prevention	Costs covered for specific examinations for the early detection of illnesses and for preventive measures (e.g. benefits for vaccinations) carried out or prescribed by a doctor	By recognised professionals throughout Switzerland, statutory or agreed tariff		75%, up to max. CHF 500/year as per Helsana Group list	90%, up to max. CHF 750/year as per Helsana Group list	In addition to the COMPLETA benefits: covers 90% of the excess invoice amount up to a maximum of CHF 500/year	Max. CHF 1,700 for check-ups within three years as per Helsana Group list
Medication	Medication covered by statutory health insurance, where prescribed by a doctor	As per specialities list					
	Medication not covered by statutory health insurance (excluding medications on the List of Pharmaceutical Products with Special Uses (LPPV))		90% of the costs for medication approved by Swissmedic, where prescribed by a doctor and not covered by basic insurance	75% for complementary medicines	90% of the costs for medication approved by Swissmedic, where prescribed by a doctor and not covered by basic insurance 75% for complementary medicines		
Glasses/ contact lenses	Contributions to spectacle lenses, contact lenses and visual aids	Max. CHF 180/year up to 18th birthday	90%, up to max. CHF 150/year		90%, up to max. CHF 300/year	In addition to the COMPLETA benefits, covers 90% of the excess invoice amount up to a maximum of CHF 200 per year 100% up to max. CHF 500 per eye and year for laser eye correction[4]	
Dental treatment	Accident-related tooth damage	Provided accident coverage has been taken out					
	For serious diseases of the masticatory system pursuant to Articles 17–19a KLV	By recognised professionals throughout Switzerland, according to social insurance tariff					
	For serious general illness pursuant to Articles 17–19a KLV	By recognised professionals throughout Switzerland, according to social insurance tariff					
	Correction of misaligned teeth up to the age of 20 (e.g. orthodontic treatment and maxillary surgical treatment as well as wisdom tooth removal)		75% of the costs, up to max. CHF 10,000/year		75% of the costs, up to max. CHF 10,000/ year		
Special forms of treatment	Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.[1]		75%, up to max. CHF 3,000/year as per Helsana Group list		75%, up to max. CHF 4,500/year as per Helsana Group list	Excess under COMPLETA equal to 25%	90%, up to max. CHF 5,000/year for innovative types of treatment and diagnosis as per Helsana Group list
Medical aids	Medically necessary and prescribed by a doctor	According to the medical aids and equipment list (MiGeL)	90%, up to max. CHF 1,000/year as per Helsana Group list		90%, up to max. CHF 1,500/year as per Helsana Group list		Max. CHF 5,000/year according to the medical aids and equipment list (MiGeL). Share in excess of basic insurance
Transportation in Switzerland	Medically necessary transport by appropriate means of transportation (e.g. ambulance, air transport)	50%, up to max. CHF 500/year	Emergency transport, max. CHF 100,000 per year		Emergency transport, max. CHF 100,000 per year		
	Rescue	50%, up to max. CHF 5000 per year (including in the event of emergencies abroad)	Rescue and recovery transport, max. CHF 100,000 per year		Rescue and recovery transport, max. CHF 100,000 per year	100% of the costs, up to CHF 30,000.–/ search and recovery operation	
	Various, e.g. public transport or private vehicles						Max. CHF 500/year for travel from or to a service provider
Personal assistance	Rescue, transportation, repatriation		Unlimited, abroad		Unlimited abroad		
	Search		Up to CHF 20,000 abroad		Up to CHF 20,000 abroad		
International	Acute and emergency outpatient treatment during a temporary stay abroad	Within the EU/EFTA or the UK: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card) Outside the EU/EFTA or UK: up to max. twice the Swiss tariff amount (place of residence)	100% of the costs that exceed the benefits covered by basic insurance Within the EU/EFTA or the UK: co-payment by social insurance from CHF 300		100% of the costs that exceed the benefits covered by basic insurance Within the EU/EFTA or the UK: co-payment by social insurance from CHF 300		
	Acute and emergency inpatient treatment during a temporary stay abroad	Within the EU/EFTA or the UK: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card) Outside the EU/EFTA or UK: up to max. twice the Swiss tariff amount (place of residence)	100% of the costs that exceed the benefits covered by basic insurance Within the EU/EFTA or the UK: co-payment by social insurance from CHF 300		100% of the costs that exceed the benefits covered by basic insurance Within the EU/EFTA or the UK: co-payment by social insurance from CHF 300		
	Targeted outpatient and inpatient treatment				Elective outpatient treatment abroad (excluding complementary medicine): 90%, up to max. CHF 1,000/year	Elective outpatient treatment abroad (excluding complementary medicine): in addition to the COMPLETA benefits, covers 90% of the excess invoice amount up to a maximum of CHF 1,000 per year	As per cost approval
Legal expenses cover in health matters	Comprehensive legal expenses cover for disputes with doctors, hospitals and providers of social insurance and private liability insurance		Max. CHF 250,000/case in Europe Max. CHF 50,000/case outside Europe		Max. CHF 250,000/case in Europe Max. CHF 50,000/case outside Europe		
Pregnancy	Check-ups	Seven before the birth, one afterwards		Additional ultrasound examinations (see prevention benefits)	Additional ultrasound examinations (see prevention benefits)	Additional ultrasound examinations (see prevention benefits)	
Implants							90%, up to max. CHF 5,000/year, towards the share that is not covered or not fully covered by basic insurance (excluding dental implants)
Hotline	Medical hotline, online services	Medi24 (0800 100 008), around the clock, free of charge					Max. CHF 300/year as per Helsana Group list

1 Psychotherapy is covered under compulsory health insurance if the specialist is registered for compulsory health insurance benefits..
2 Can only be taken out in combination with COMPLETA
3 Fitness (courses and gym memberships), back/full-body training, courses offered by Helsana cooperation partners (e.g. relaxation and nutrition courses), pregnancy (pregnancy/postnatal gymnastics).
4 Waiting period of 12 months from the start of the insurance.
5 You can find more benefits under hospital insurance

Overview: hospital insurance

		Basic insurance	PRIMEO[4]	HOSPITAL ECO	HOSPITAL Semi-Private	HOSPITAL Private	HOSPITAL FLEX	
		Five models to choose from: statutory basic cover with the same benefits	High level of comfort during outpatient treatment in hospital and much more	General ward, full cost coverage and free choice of hospitals throughout Switzerland[2]	Two-bed room, free choice of doctor and hospital throughout Switzerland[1]	Single room, free choice of doctor and hospital throughout Switzerland[1]	Option 1	Option 2
			Full coverage with HOSPITAL				Free choice of ward as needed[1]	
Transportation in Switzerland	Various, e.g. public transport or taxi				Max. CHF 250 per year for transport to and from hospitals in Switzerland for inpatient procedures	Max. CHF 500 per year for transport to and from hospitals in Switzerland for inpatient procedures		
Abroad	Acute and emergency inpatient treatment during a temporary stay abroad	Within the EU/EFTA or the UK: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card) Outside the EU/EFTA or UK: up to max. twice the Swiss tariff amount (place of residence)		CHF 500/day, max. 60 days per year	CHF 1,500/day, unlimited duration	Full cost coverage, unlimited duration	CHF 500/day, max. 60 days/year	CHF 1,000/day, max. 60 days/year
	Targeted outpatient and inpatient treatment		Targeted outpatient treatment in hospital as per cost approval	CHF 500/day, max. 60 days/year (elective and emergency treatment)	CHF 1500 per day, unlimited duration with cost approval for inpatient treatment	Full cost coverage, unlimited duration with cost approval for inpatient treatment	CHF 500/day,	CHF 1,000/day,
							max. 60 days/year (elective and emergency treatment)	
Pregnancy	Inpatient	See hospital stays in Switzerland (maternity benefits are exempt from co-payment)		See hospital stays (Switzerland)	See hospital stays (Switzerland), if included	See hospital stays (Switzerland), if included	See hospital stays (Switzerland)	
	Outpatient	By recognised professionals, according to agreed rates. Basic cover for home birth and outpatient birth (maternity benefits are exempt from co-payment)			CHF 1,500 lump sum for outpatient birth	CHF 3,000 lump sum for outpatient birth	Lump sum for outpatient birth under HOSPITAL FLEX 1 CHF 500, for HOSPITAL FLEX 2 CHF 1,000	
Hospital stays in Switzerland	Treatment in a recognised acute care hospital on the cantonal list of hospitals	Full cover for a general ward in a listed hospital in the canton of residence		Full cover for a general ward[5] anywhere in Switzerland[2]	Full cover for a semi-private ward[5] anywhere in Switzerland[1]	Full cover for a private ward[5] anywhere in Switzerland[1]	Full cover for general, semi-private and private wards[5] anywhere in Switzerland[1], taking into account the co-payment selected:	
							Semi-private ward: 35% (max. CHF 3,000/year); general ward: none **Private ward:** 50% (max. CHF 9,000/year);	**Semi-private ward:** 20% (max. CHF 2,000/year); general ward: none **Privat ward:** 35% (max. CHF 4,000/year);
	Accommodation (room comfort)	Multi-bed room	Max. CHF 1,200/year, max. CHF 400/treatment for overnight stays that are not medically required	Multi-bed room	Two-bed room	Single-bed room	Free choice of hospital ward anywhere in Switzerland[1]	
	Accommodation in higher-category ward than that insured			Private ward: 20% of benefits Semi-private ward: 40% of benefits	Private ward: costs of semi-private ward			
Fast track/expert second opinion	Quick initial consultation with a specialist (Fast Track) and a second opinion from a respected expert				Included. At selected partner clinics	Included. At selected partner clinics		
Acute and transitional care	Benefits covering food and accommodation in the event of acute and transitional inpatient care (healthcare benefits fully covered)			CHF 90/day, max. 14 days/year	CHF 120/day, max. 14 days/year	CHF 240/day, max. 14 days/year	Option: CHF 100/day, max. 14 days/year[3]	
Balneotherapy	Required on medical grounds and prescribed by a licensed medical practitioner, at recognised therapeutic spas	Medical treatments and therapies in accordance with the tariff in the place of treatment and CHF 10/day, max. 21 days/year	Thermal baths: CHF 20/visit within 30 days of an outpatient procedure, max. 9 visits/year 4	CHF 30/day, max. 30 days/year (in Switzerland and Europe)	CHF 100/day, max. 21 days/year (in Switzerland and Europe)	CHF 200/day, max. 21 days/year (in Switzerland and Europe)	Option: CHF 100/day, max. 21 days/year(in Switzerland and Europe)[3]	
Convalescent therapy	Medically required and prescribed by an approved doctor, at recognised convalescent facilities in Switzerland			CHF 30/day, max. 30 days/year (balneotherapy and convalescent therapies combined: max. 30 days/year)	CHF 100/day, max. 21 days/year (balneotherapy and convalescent therapies combined: max. 21 days/year)	CHF 200/day, max. 21 days/year (balneotherapy and convalescent therapies combined: max. 21 days/year)	Option: CHF 100/day, max. 21 days/year (balneotherapy and convalescent therapies combined: max. 21 days/year)[3]	
Household help	With a medical prescription and complete incapacity for work (e.g. after an acute inpatient hospital stay)		CHF 100/day, max. 30 days/year	CHF 30/day, max. 30 days/year	CHF 100/day, max. 30 days/year	CHF 200/day, max. 30 days/year	Option: CHF 50/day, max. 30 days/year[3]	
KidsCare	Care and nursing for sick children (insured person: child)		Max. 40 hours/year	Max. 30 hours/year	Max. 60 hours/year	Max. 120 hours/year		
Nanny service	Care of healthy children when one parent is in hospital (insured person: parent)		Max. 40 hours/year	Max. 30 hours/year	Max. 60 hours/year	Max. 120 hours/year	Option: max. 30 hours/year[3]	
Rooming-in	Contribution to the cost of overnight accommodation/meals in the hospital for closely related persons		CHF 200/procedure up to max. CHF 600/year		CHF 100/day, max. 15 days per year	CHF 200/day, max. 15 days/year	CHF 50/day, max. 15 days/year	CHF 100/day, max. 15 days/year
Pet care	Pet care (excluding working animals) in connection with an outpatient procedure, provided by someone who is not a member of your household.		CHF 100/procedure					

1 • 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 no costs will be covered in a semi-private or private ward for hospitals and doctors not recognised by Helsana.
2 Cantonal listed hospital, Helsana KVG contract hospital.
3 If the FLEX supplementary module is included.
4 You can find more benefits under outpatient supplementary insurance
5 Maternity: waiting period of 365 days from the start of insurance

Other insurance policies

Dental insurance[5]

DENTAplus

- Dental treatment related to an illness, orthodontics, maxillary surgery
- Check-ups, dental hygiene
- Worldwide cover (max. Swiss tariff)
- Choice of maximum costs of CHF 300 (DENTAplus Light), CHF 1,000 (DENTAplus Bronze), CHF 2,000 (DENTAplus Silber), CHF 3,000 (DENTAplus Gold), or unlimited cover per year (DENTAplus Combi)

Legal expenses insurance

Helsana Advocare PLUS

- Civil and motorists' legal expenses cover
- Up to max. CHF 300,000 per case in Europe, max. CHF 30,000 per case elsewhere

Helsana Advocare EXTRA

- Civil, motorists' and Internet legal expenses cover
- Up to max. CHF 1 million per case in Europe, max. CHF 100,000 per case elsewhere

Long-term care insurance

VIVANTE[2]

- Supports care provided by family members or specialists at home or in a nursing home
- No proof of use required when a claim is made, daily allowance for use at own discretion
- Choice of daily allowances from CHF 40 to CHF 180, single or cumulative

CURA

- Contribution to costs of household help or for accommodation and meals during a stay in a nursing home that are not covered
- In the event of regular need of care as a result of an illness or accident
- Individual daily benefits from CHF 10 to CHF 300
- Choice of waiting periods of between 180 and 1080 days

Travel insurance

WORLD

- Valid in all countries that are not classified as high-risk areas.
- Outpatient and inpatient emergency treatments that exceed the benefits covered by basic insurance

Daily allowance and capital insurance

HOSPITAL EXTRA

- Financial contribution towards additional costs during hospital stay
- Entitlement to benefits (in the event of an accident, illness, maternity) during acute inpatient treatment and inpatient rehabilitation in Switzerland
- Choice of daily allowance amounts from CHF 50 to max. CHF 300
- Benefits paid for a maximum of 30 days/year

PREVEA

- Generous lump-sum benefits in the event of disability or death. Freedom to decide how to use the lump sum you receive.
- Choice of insured sum in increments of CHF 10,000
- Maximum insured sum:
  PREVEA Accident: up to CHF 300,000 (with progression up to 350%; max. CHF 1,050,000)
  PREVEA Illness: 0–20 years, up to max. CHF 300,000, from the age of 21, up to max. CHF 500,000
- Additional benefits in the event of disability or death caused by an accident:
  → Transport: contribution to costs for journeys on public transport or by taxi
  → Retraining costs: contribution to necessary professional retraining
  → Premium waiver: in the event of the death or disability of a person with an obligation to provide support, Helsana will cover the PREVEA Accident insurance premiums for children up to the age of 18

SALARIA	Daily allowance insurance under VVG[3]	Daily allowance insurance under KVG[4]
Duration of benefits	365 or 730 days	720 days within 900 calendar days
Daily allowance amount	CHF 10 to CHF 600/day	CHF 10 to CHF 30/day
Maternity	–	16 weeks (112 days)
Accident	Can be included	Can be included
Waiting periods	3 – 360 days	0 – 360 days

Savings tips

Basic insurance

With the right basic insurance, you can save on your premiums. In addition to the standard model with a free choice of doctor, we have alternative models with premium discounts. With these models, you start by getting in touch with your selected point of contact in the event of any medical concerns. You can reduce your premiums even further by choosing a higher deductible.

BeneFit PLUS General Practitioner	BeneFit PLUS Telmed	BeneFit PLUS Flexmed	PREMED-24
A single contact person for all health questions at the certified GP practice of your choice	Telemedicine around the clock: binding advice and support by phone and video call	Combined model: flexible choice following assessment in the app – GP practice, telemedicine and pharmacy	Medical advice over the phone as the first step before any treatment

	Choice of deductible[3]	Maximum reduction in premium[4] –
Adults	CHF 300.–	
	CHF 500.–	CHF 140.–
	CHF 1000.–	CHF 490.–
	CHF 1500.–	CHF 840.–
	CHF 2000.–	CHF 1190.–
	CHF 2500.–	CHF 1540.–
Children	CHF 0.–	–
	CHF 500.–	CHF 350.–

Other discounts

- 77 % Children's discount (ages 0 to 18)
- 20 % Young people's discount (ages 19 to 25)
- 7 % Accident exclusion discount (working persons only)

Supplementary insurance

Supplementary outpatient insurance and 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

Legal expenses insurance

- **Children up to the age of 18**
  100% discount with TOP, COMPLETA or OMNIA
  75% discount without TOP, COMPLETA or OMNIA
- **Young people aged 19 to 25**
  50% discount
- **Adults from the age of 26**
  25% discount when you take out Advocare PLUS/EXTRA as part of a family contract (from two adults)

1 Waiting period of six months from the start of insurance
2 Waiting period of three years from the start of insurance
3 Federal Insurance Contract Act
4 Federal Health Insurance Act
5 After using up the deductible: excess of 10% up to max. CHF 700/year, or CHF 350/year for children.
6 Maximum reduction in premium per year prescribed by law based on the optional deductible.

Calculate your premium using the premium calculator at
helsana.ch

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.
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