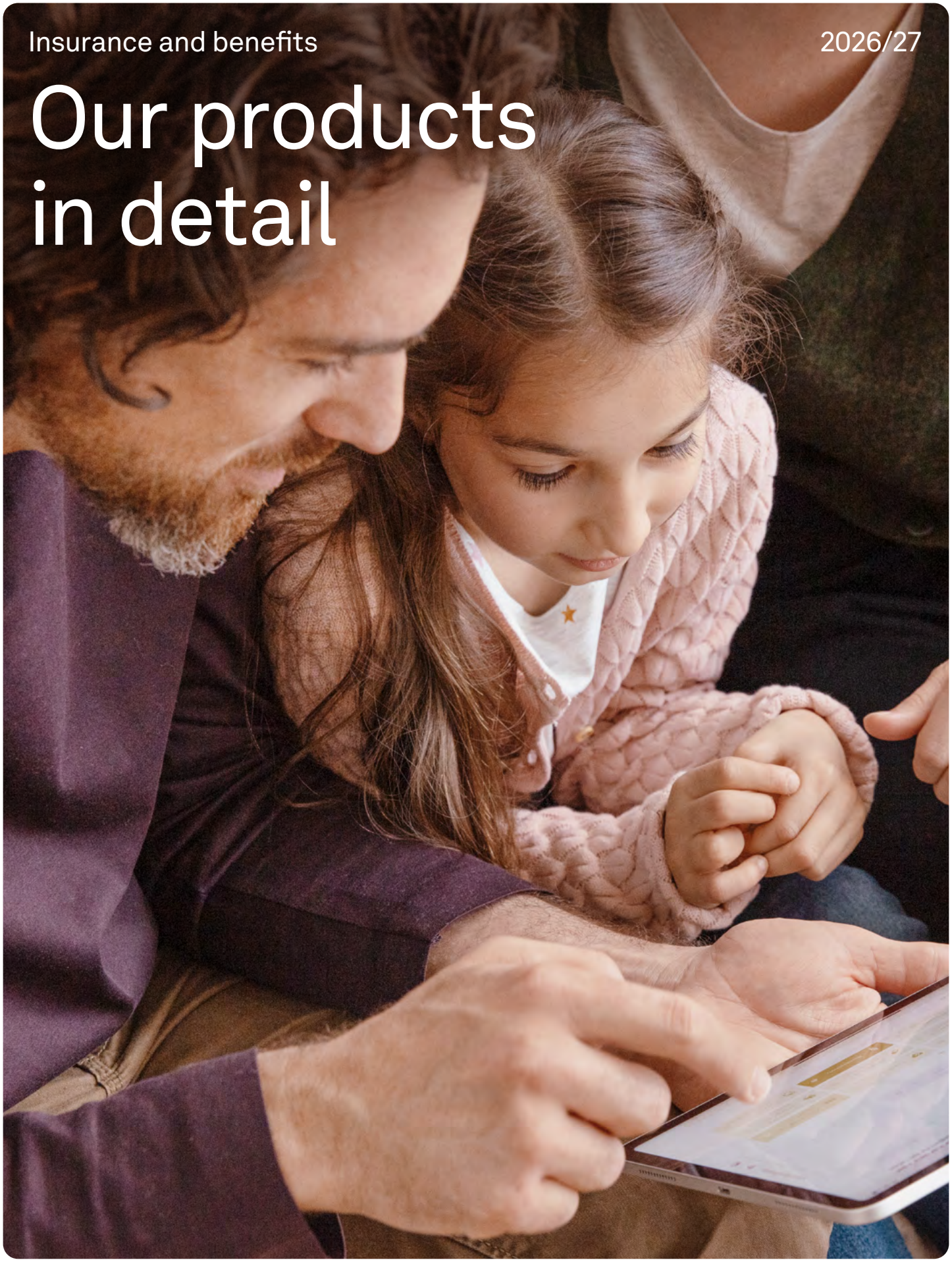
Insurance and benefits

2026/27

Our products in detail



Helsana

Committed to life.

We are here to help you. Your health is important to us. We're by your side when you need us. Any time, any place. Helping you stay healthy. So that you recover quickly. Or can live a better life when affected by illness.

We motivate and support you when you want to take action for your health. We can offer advice at any **Helsana location,** or you can call us at any time. You and **more than 2 million other customers** benefit not only from numerous insurance products but many other attractive services as well.

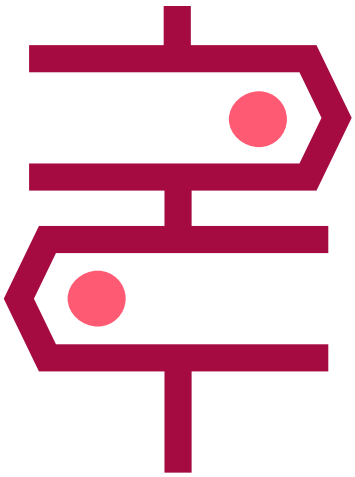
The **Helsana Coach app,** for example, helps you reach your personal health goals, step by step. The **Helsana+ bonus programme** rewards your healthy lifestyle. And with **Helsana Trails,** you can choose from over 360 outdoor running routes throughout Switzerland.

But we are also committed to the common good. We support social projects and organisations, including the **Theodora Foundation,** whose Giggle Doctors bring carefree moments to children in hospital.

As an official partner of the **Swiss Red Cross,** we are also committed to the health and well-being of Switzerland's population. We work to promote first aid to ensure as many people as possible are capable of providing help when it's needed most.

We are here to help you. Throughout your life.

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An overview of health insurance:
We have summarised the key facts and differences between basic and supplementary insurance for you.

Basic insurance

Covers essential medical needs.

- Five models available
- Choice of annual deductible
- Premium amount depends on age and place of residence

When you pick up medication, visit a doctor or go to hospital, you pay part of the costs yourself. You can choose a new deductible each year. The higher the deductible, the lower the premium. As soon as your annual deductible has been reached, we will assume 90% of any further costs.

✓ statutory

Supplementary insurance

Covers additional needs related to your health.

- Choice of insurance products to suit different needs
- Health declaration required in some cases
- Premium amount depends on age, gender and place of residence

Would you like to extend your insurance cover? There are options to choose from. Our supplementary outpatient insurance covers costs that are only partially covered by basic insurance or not at all – for example, for complementary medicine, glasses or dental treatments. There is also supplementary insurance for greater comfort during hospital stays and solutions that provide cover in the event of a legal dispute, if you need care or following an accident.

✓ voluntary

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[1]	Maximum reduction in premium[2]
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 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 per year prescribed by law based on the optional deductible.

Calculate your premium using the premium calculator at
helsana.ch



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 illnesspursuant 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 medically 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 deductible[1]	Maximum reduction in premium[2]
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)

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	BeneFit PLUS Flexmed	PREMED-24
	Telemedicine model: you receive binding advice and support – by phone and video call. **helsana.ch/telemedicine**	**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**	You receive medical advice before every treatment – 24/7 by phone. **helsana.ch/en/premed-24**
	Binding advice round the clock	**Combine medical assistance**	**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.**

Supplementary insurance

Outpatient	TOP	SANA
	Your supplement to basic insurance: key outpatient benefits are covered **helsana.ch/en/top**	Your supplement: outpatient benefits and alternative treatments are covered. **helsana.ch/en/sana**
	Contributions towards emergency treatments abroad	**Contributions for complementary medicine**
Medication	**90%** of the costs for medication approved by Swissmedic, where prescribed by a doctor and not covered by basic insurance[1]	**75% of the costs** for complementary medicine
Correction of misaligned teeth	**75%, max. CHF 10,000/year**[1] Cost contributions up to age 20 (e.g. braces, wisdom teeth removal), no limit on tax point value	
Coverage abroad	**Full cover in an emergency**[2] Payment of costs of treatment abroad for illness requiring emergency treatment, repatriation to Switzerland, rescue services and transportation. Planned treatments are not covered.	
Spectacle lenses and contact lenses	**90%, max. CHF 150/year**[2] Cost contributions towards spectacle lenses, contact lenses and visual aids	
Medical aids and equipment	**90%, max. CHF 1,000/year** for medically prescribed aids and equipment such as hearing aids, blood pressure monitors, shoe inserts, etc.	
Transportation and rescue in Switzerland	**Max. CHF 100, 000/year**[2] Contributions to rescue, recovery and emergency transport in Switzerland	
Special forms of treatment	**75%, max. CHF 3,000/year**[1] Non-medical psychotherapy by recognised psychotherapists[3], sterilisation, vasectomy, etc.	
Legal expenses cover in health matters and legal expenses cover abroad	**Payment of costs up to CHF 250,000/legal case** For civil and Internet legal expenses cover, see Helsana Advocare PLUS and Helsana Advocare EXTRA	
Outpatient treatment		
Medical prevention		**75%, max. CHF 500/year**[2] Contributions to preventive medical care such as vaccinations, cardiovascular check-ups, ultrasound examinations, smoking cessation and examinations for the early detection of cancer
Health promotion		**75%,max. CHF 200/area (CHF 500 for services associated with pregnancy) and calendar year where using recognised service providers:** • Fitness (courses and gym memberships) • Back/full-body training • Courses offered by Helsana cooperation partners • Pregnancy
Complementary medicine		**Outpatient: 75% of the costs for recognised methods and therapists** Contributions to cost of complementary medical treatment methods recognised by Helsana, such as osteopathy, kinesiology and medical massage

Discounts offered under supplementary outpatient 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

1 No coverage under basic insurance for this benefit.
2 Partial coverage under basic insurance for this benefit.
3 Psychotherapy is covered under compulsory health insurance if the specialist is registered for compulsory health insurance benefits.

Outpatient	Top seller COMPLETA	COMPLETA PLUS
	All the benefits of TOP and SANA – in some cases with higher reimbursements **helsana.ch/en/completa**	Supplement your insurance cover under COMPLETA with additional benefits and higher cost contributions. **helsana.ch/en/completa-plus**
	Contributions towards spectacle lenses	**Contributions for health promotion**
Medication	**90%** of the costs for medication approved by Swissmedic, where prescribed by a doctor and not covered by basic insurance[1]. **75% of the costs** for complementary medicine recognised by Helsana	
Correction of misaligned teeth	**75%, max. CHF 10, 000/year**[1] Cost contributions up to age 20 (e.g. braces, wisdom teeth removal), no limit on tax point value	
Coverage abroad	**Full cover in an emergency**[2] Payment of costs of treatment abroad for illness requiring emergency treatment, repatriation to Switzerland, rescue services and transportation (social insurance will assume share of costs in excess of CHF 300 within the EU/EFTA or the UK) **90%, max. CHF 1,000/year** for targeted outpatient medical or medically prescribed treatments	• In addition to the COMPLETA benefits, covers **90%, up to a maximum of CHF 1,000/year**, of the excess invoice amount for elective outpatient or medically prescribed treatments
Spectacle lenses and contact lenses	**90%, max. CHF 300/year**[2] Cost contributions towards spectacle lenses and contact lenses	• In addition to the COMPLETA benefits, **90% of the excess invoice amount up to a maximum of CHF 200/year**[2] • Contributions to costs of spectacle frames, too • **100%, max. CHF 500 per eye and calendar year** for laser eye correction[4]
Medical aids and equipment	**90%, max. CHF 1,500/year,** for medically prescribed aids and equipment such as hearing aids, blood pressure monitors, shoe inserts, etc.	
Transportation and rescue in Switzerland	**Max. CHF 100, 000/year**[2] Contributions to rescue, recovery and emergency transport in Switzerland	**100%, max. CHF 30,000 per recovery operation** in Switzerland
Special forms of treatment	**75 %, max. CHF 4,500/year**[1] Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.	Excess under COMPLETA equal to 25%
Legal expenses cover in health matters and legal expenses cover abroad	**Payment of costs up to CHF 250,000/legal case** For civil and Internet legal expenses cover, see Helsana Advocare PLUS and Helsana Advocare EXTRA	
Outpatient treatment	**90%, by non-contract medical practitioners** (excluding psychotherapy)	
Medical prevention	**90%, max. CHF 750/year**[2] Contributions to preventive medical care such as vaccinations, cardiovascular check-ups, ultrasound examinations, smoking cessation and examinations for the early detection of cancer	In addition to the COMPLETA benefits: covers 90% of the excess invoice amount up to a maximum of CHF 500/year[1]
Health promotion	**75%, max. CHF 200/area (CHF 500 for services associated with pregnancy) and calendar year where using recognised service providers:** • Fitness (courses and gym memberships) • Back/full-body training • Courses offered by Helsana cooperation partners • Pregnancy	• **75%, max. CHF 200/year,** for treatments that exceed the costs of COMPLETA, for all areas combined • **75%, max. CHF 100/year** for swimming classes for babies and for children (up to the age of five)
Complementary medicine	**Outpatient: 75% of the costs or recognised methods and therapists** Contributions to cost of complementary medical treatment methods recognised by Helsana, such as osteopathy, kinesiology and medical massage	• In addition to the benefits provided under COMPLETA: **15% of the costs, up to CHF 500/year,** for outpatient treatment • **75%, max. CHF 500/calendar year** for outpatient treatment by specific therapists and using treatment methods not covered by COMPLETA.

1 No coverage under basic insurance for this benefit.
2 Partial coverage under basic insurance for this benefit.
3 Can only be taken out in combination with COMPLETA.
4 Waiting period of twelve months from the start of the insurance.

Supplementary insurance

Outpatient

The most innovative

PRIMEO

Benefits of supplementary hospital insurance during outpatient procedures
helsana.ch/en/primeo

Free choice of doctor for outpatient procedures

Free choice of doctor	Free choice of doctor for outpatient procedures with partners recognised by us
Comfort benefits	Private recovery area, meals, drinks, Internet, newspapers, free parking or taxi home for outpatient treatment in partner clinics recognised by us
Medical innovations	**90%, max. CHF 5,000/year** Innovative diagnostic methods and treatments, e.g. medical genetic tests and innovative examinations
Overnight stays	**Max. CHF 1200 per year, max. CHF 400/treatment** for overnight stays that are not medically required for outpatient procedures[1]
Rooming-in stay for one accompanying person	**Max. CHF 600 per year, CHF 200/treatment** for accommodation for a closely related accompanying person in the event of outpatient procedures[1]
Household help	**Max. CHF 100/day, for up to 30 days/year,** for the cost of medically prescribed household help following an outpatient procedure[1]
KidsCare (childcare) Insured person: child	**40 hours/year** Child ill/had an accident and in hospital for an outpatient procedure[1]: once you have contacted our Emergency Call Centre, we will arrange for an experienced caregiver to look after the child at home.
Nanny service (childcare service) Insured person: parent	**40 hours/year** Parent(s) in hospital for an outpatient procedure[1]: in consultation with our Emergency Call Centre, we will organise childcare by experienced staff seven days a week.
Pet care	**Up to CHF 100/case** for pet care (excluding working animals) in connection with an outpatient procedure.[1]
Thermal baths	**CHF 20, max. 9 visits /year**(within 30 days of the procedure)[1]
Transportation in Switzerland	**CHF 500/year** e.g. for public transport, taxi, private vehicles to cover return travel in connection with a recognised treatment
Medical checkups	**Check-ups. up to max. CHF 1,700 every three years** Check-up programmes, e.g. medical check-ups or check-ups in connection with exercise, nutrition or stress reduction
Medical aids and equipment	**Max. CHF 5,000/year for the costs** of aids and equipment that exceed the benefits covered by basic insurance
Abroad	For elective outpatient treatments in a hospital abroad, following prior cost approval
Implants	**90%, up to max. CHF 5000/year,** towards the share that is not covered or not fully covered by basic insurance (excluding dental implants)
Medical hotlines and online services	**Max. CHF 300 per year** for the use of medical advice from fee-based hotlines as per the Helsana Group list

Discounts offered under supplementary outpatient 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

Comprehensive cover with PRIMEO and HOSPITAL

With HOSPITAL, you also enjoy optimal cover for inpatient procedures, supplementing your outpatient hospital insurance.
More information can be found at:
helsana.ch/hospital-insurance

1 This is an outpatient procedure, which the Health Care Benets Ordinance (KLV) requires to be carried out on an outpatient basis (“outpatient before inpatient” principle) or there is a contractual agreement with the service provider.

Dental

DENTAplus

Your insurance cover for dental treatment[1]

helsana.ch/en/dentaplus

Contributions towards dental hygiene work

Insured benefits	• Dental treatment, e.g. removal of wisdom teeth, root canal treatment, crowns, preventive treatment • Cavities treatment • Dental hygiene and check-ups by the dentist • Correction of misaligned teeth • Maxillary surgery • No limit on tax point value (up to the maximum tariff defined by the Swiss Dental Association (SSO))
Treatment abroad	Payment of costs: • If the dentist abroad has equivalent qualifications to those of Swiss dentists • Up to the maximum set out in the currently valid scale of fees published by the Swiss Association of Dentists (SSO)
Worth noting	• No medical examination is necessary for children before their third birthday. No X-rays are necessary for children before their seventh birthday • For the LIGHT (300) option, policyholders are generally accepted without a medical examination

1 Waiting period of six months from the start of the insurance

Variants

LIGHT	BRONZE	SILVER	GOLD	COMBI
75%, max. CHF 300/year No medical examination or dental screening	50 %, max. CHF 1,000/year	75 %, max. CHF 2,000/year	75 %, max. CHF 3000.–/year	50%. CHF 1,000/year for claims up to CHF 2,000 Then 80% of costs exceeding CHF 2,000, unlimited/year

Travel

WORLD

Your supplementary outpatient insurance if you frequently travel abroad

helsana.ch/en/world

Costs covered for treatment abroad

Emergency Call Centre	24 hours a day, 7 days a week: **+41 58 340 16 11**
Worldwide cover	WORLD is valid in all countries that are not classified as high-risk areas.
Medical expenses	Full cost coverage for a maximum of twelve months for emergency treatments abroad (inpatient or outpatient) that exceed the benefits covered by basic insurance
Travel for visitors	Costs covered for outward and return travel for up to two family members if the insured person has to be hospitalised abroad for more than seven days
Return travel	**100% of the costs for return travel,** if the requirements are met. If you are required to return home earlier than planned owing to one of the following events, you will receive the full cost of your return travel: • A closely related person accompanying you on the trip has to be transported back to Switzerland owing to illness or an accident. • A closely related person in Switzerland becomes seriously ill, is seriously injured or dies. • Your property at your place of residence is severely damaged as a result of theft, or because of fire, water or other natural hazards. If you are a parent and need to be flown back to Switzerland, our emergency call centre will also organise and pay the costs of looking after your underage children who would be required to continue the journey or return home alone.
Travelling costs	• Up to CHF 500/insured person for expenses arising in connection with the interruption or extension of your trip owing to emergency treatment • Up to CHF 10,000/person or CHF 20,000/family • As a proportion of the price of the travel arrangements for the unused part of the journey, if the journey has to be cut short owing to an insured event • Up to CHF 500 for unforeseen expenses arising in connection with repatriation
Missing person search	**Up to CHF 10,000/year** for search and recovery costs
Transport, rescue and repatriation	You receive a reimbursement for the total costs for transportation to the nearest suitable hospital. Immediately get in touch with the Emergency Call Centre in the event of an emergency. They will coordinate all the subsequent steps.
Important	Policyholders are accepted without a risk assessment. However, pre-existing medical conditions are generally not covered. Furthermore, no reimbursement is provided for the costs of treatment for medical conditions or accidents which had already arisen or were known before the start of the insurance cover or the date on which the travel was booked.

Supplementary insurance

Hospital	HOSPITAL ECO[1]	HOSPITAL FLEX[1]
	Inpatient hospital stays under general insurance: 100% of the costs including free choice of hospital[2] helsana.ch/en/hospitaleco	Inpatient hospital stays under flexible insurance: free choice of ward on a case-by-case basis[3] helsana.ch/en/hospitalflex
	Household help after your hospital stay	**Private, semi-private or general ward, anywhere in Switzerland[3]**
Hospital stays in Switzerland	**100%** of the costs in a general ward anywhere in Switzerland[2]	Free choice of hospital, ward and doctor anywhere in Switzerland, taking into account the co-payment selected[3]: **Hospital Flex 1:** • General ward: no co-payment • Semi-private ward: 35% (max. CHF 3,000/year) • Private ward: 50% (max. CHF 9,000/year) **Hospital Flex 2:** • General ward: no co-payment • Semi-private ward: 20% (max. CHF 2,000/year) • Private ward: 35% (max. CHF 4,000/year)
Room comfort	**General ward,** multi-bed room anywhere in Switzerland[2]	**Free choice of ward[3]:** general, semi-private or private ward
Hospital stays abroad	**CHF 500/day, for up to 60 days/year,** or emergency and planned hospital stays[4]	**Hospital Flex 1:** CHF 500/day, max. 60 days/year, for emergency or planned[4] hospital stays **Hospital Flex 2:** CHF 1,000/day, max. 60 days/year, for emergency or planned[4] hospital stays
Free choice of doctor		Free choice of hospital doctor[3] (only applies to stays in a semi-private or private ward)
Lump sum on birth (for outpatient deliveries)		**Hospital Flex 1:** CHF 500/birth **Hospital Flex 2:** CHF 1,000 per birth
Rooming-in stay for one accompanying person		Accommodation and meals in hospital for an accompanying person **Hospital Flex 1:** CHF 50/day, max. 15 days/year **Hospital Flex 2:** CHF 100/day, max. 15 days/year
		Supplementary module
Acute and transitional care	**CHF 90/day, max. 14 days/year** for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home	**Option: CHF 100/day, max. 14 days/year** (if the FLEX supplementary module is included)
Balneotherapy and convalescent therapy	**CHF 30/day, max. 30 days/year,** for medically prescribed balneotherapy and convalescent therapies after surgery or illness	**Option: CHF 100/day, max. 21 days/year** (if the FLEX supplementary module is included)
Household help	**CHF 30/day, max. 30 days/year**	**Option: CHF 50/day, max. 30 days/year** (if the FLEX supplementary module is included)
Nanny service (childcare service) Insured person: parent	**30 hours/year** Parent(s) in hospital for an inpatient procedure: in consultation with our Emergency Call Centre, we will organise childcare by experienced staff seven days a week.	**Option: 30 hours/year** Parent(s) in hospital for an inpatient procedure: in consultation with our Emergency Call Centre, we will organise childcare by experienced staff seven days a week.
KidsCare (childcare) Insured person: child	**30 hours/year** Child ill/had an accident: once you have contacted our Emergency Call Centre, we will arrange for an experienced caregiver to look after the child at home.	

Discounts offered under 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
Min. 15% discount with choice of hospital deductibles

1 Maternity: waiting period of 365 days from the start of insurance
2 Cantonal listed hospital, Helsana KVG contract hospital.
3 • 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 you will have to cover the costs charged by hospitals and doctors not recognised by Helsana.
4 Submit an application for payment of costs prior to the planned treatment

Hospital	HOSPITAL Semi-Private[1]	HOSPITAL Private[1]
	Inpatient hospital stays under semi-private insurance: two-bed room and free choice of doctor throughout Switzerland[2] **helsana.ch/hospital-semi-private**	Inpatient hospital stays under private insurance: your own room and free choice of doctor throughout Switzerland[2] **helsana.ch/hospital-private**
	Stay in a semi-private ward (two-bed room)	**Stay in a private ward (single-bed room)**
Hospital stays in Switzerland	Full cover for a semi-private ward anywhere in Switzerland[2]	Full cover for a private ward anywhere in Switzerland[2]
Room comfort	**Semi-private ward,** two-bed room anywhere in Switzerland[2]	**Private ward,** one-bed room anywhere in Switzerland[2]
Hospital stays abroad	**CHF 1,500/day** for emergency treatment **CHF 1,500/day** with cost approval for targeted treatments[3]	**Full cost coverage** for emergency treatment **Full cost coverage** with cost approval for targeted treatments[3]
Free choice of doctor	Free choice of hospital doctor[2]	Free choice of hospital doctor[2]
Lump sum on birth (for outpatient deliveries)	**CHF 1,500**	**CHF 3,000**
Rooming-in stay for one accompanying person	Accommodation and meals in hospital for an accompanying person **CHF 100/day, max. 15 days/year**	Accommodation and meals in hospital for an accompanying person **CHF 200/day, max. 15 days/year**
Acute and transitional care	**CHF 120/day, max. 14 days/year,** for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home	**CHF 240/day, max. 14 days/year,** for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home
Balneotherapy and convalescent therapy	**CHF 100/day, max. 21 days/year,** for medically prescribed balneotherapy and convalescent therapies after surgery or illness	**CHF 200/day, max. 21 days/year,** for medically prescribed balneotherapy and convalescent therapies after surgery or illness
Household help	**CHF 100/day, max. 30 days/year**	**CHF 200/day, max. 30 days/year**
Nanny service (childcare service) Insured person: parent	**60 hours/year** Parent(s) in hospital for an inpatient procedure: in consultation with our Emergency Call Centre, we will organise childcare by experienced staff seven days a week.	**120 hours/year** Parent(s) in hospital for an inpatient procedure: in consultation with our Emergency Call Centre, we will organise childcare by experienced staff seven days a week.
KidsCare (childcare) Insured person: child	**60 hours/year** Child ill/had an accident: Once you have contacted our Emergency Call Centre, we will arrange for an experienced caregiver to look after the child at home.	**120 hours/year** Child ill/had an accident: Once you have contacted our Emergency Call Centre, we will arrange for an experienced caregiver to look after the child at home.
Fast Track	Quick initial consultation with a specialist	Quick initial consultation with a specialist
Expert second opinion	A second medical opinion from respected experts in the case of serious illnesses or after an accident. Medical solutions precisely adapted to your personal requirements	A second medical opinion from respected experts in the case of serious illnesses or after an accident. Medical solutions precisely adapted to your personal requirements

Comprehensive cover with PRIMEO

1 Maternity: waiting period of 365 days from the start of insurance
2 • 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 you will have to cover the costs charged by hospitals and doctors not recognised by Helsana.
3 Submit an application for payment of costs prior to the planned treatment

Supplementary insurance

Legal expenses

Helsana Advocare PLUS[1]

Inexpensive civil and motorists' legal expenses cover
helsana.ch/en/advocare-plus

Europe-wide personal and motorists' legal expenses cover

Insured benefits	Europe-wide insurance for legal cases in civil and motoring law, expert legal advice
Area of application	Europe
Insured sums	Europe: up to CHF 300,000 Legal advice expenses cover up to CHF 300
Choice of lawyer	Free choice of lawyer
Minimum amount in dispute	In some cases CHF 300

Civil legal expenses coverage

Insured legal expenses cases (up to max. insured sum)	• Enforcement of non-contractual claims for compensation • Criminal defence against an insured person • Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer • Contractual disputes, e.g. related to purchase agreements, travel contracts or orders
Other insured legal expenses cases (reduced insured sum)	up to CHF 3,000 • Disputes with neighbours, e.g. owing to disturbances • Disputes concerning constructions requiring permits, e.g. extensions or conservatories
Legal advice expenses cover	Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered

Motorists' legal expenses cover

Insured legal expenses cases	• Enforcement of claims for damage to property, e.g. to your car • Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle (max. CHF 3,000) • The provision of defence in criminal proceedings, e.g. for an unwarranted fine • Representation in administrative proceedings, e.g. following warnings owing to infringements of road traffic regulations
Insured vehicles	Motor vehicles and watercraft registered under the name of the policyholder
Insured persons and characteristics	• Holders or drivers of a motor vehicle or watercraft • Pedestrians, cyclists, moped riders or passengers in any form of transport

1 Can be taken out for a reduced price in combination with TOP, COMPLETA or OMNIA

Discounts offered under 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)

Legal expenses

Top seller

Helsana Advocare EXTRA[1]

Global Internet, civil and motorists' legal expenses cover

helsana.ch/en/advocare-extra

Worldwide civil, motorists' and Internet legal expenses cover

Insured benefits	Global insurance for legal cases in civil, motoring and Internet law, expert legal advice
Area of application	Worldwide
Insured sums	Europe: up to CHF 1 million Outside Europe: up to CHF 100,000 Legal advice cover up to CHF 1,000
Choice of lawyer	Free choice of lawyer
Minimum amount in dispute	None

Civil legal expenses coverage

Insured legal expenses cases (up to max. insured sum)	• Enforcement of non-contractual claims for compensation • Criminal defence against an insured person • Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer • Contractual disputes, e.g. related to purchase agreements, online agreements, travel contracts or orders
Other insured legal expenses cases (reduced insured sum)	Up to CHF 10,000 • Disputes with neighbours, e.g. owing to disturbances • Disputes concerning constructions requiring permits, e.g. extensions or conservatories • Legal disputes as a landlord against tenants • Ownership rights • Cases relating to building and planning law
Legal advice expenses cover	Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered

Motorists' legal expenses cover

Insured legal expenses cases	• Enforcement of claims for damage to property, e.g. to your car • Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle • The provision of defence in criminal proceedings, e.g. for an unwarranted fine • Representation in administrative proceedings, e.g. following warnings owing to infringements of road traffic regulations
Insured vehicles	Motor vehicles, watercraft and aircraft registered under the name of the policyholder
Insured persons and characteristics	• Holders or drivers of a motor vehicle or watercraft • Pedestrians, cyclists, moped riders or passengers in any form of transport • Holders or pilots of aircraft

Internet legal expenses cover

Insured legal expenses cases	Up to CHF 50,000 • Disputes associated with cyberbullying • Disputes where the insured is the victim of a phishing or hacking attack or fraudulent credit card use • Disputes resulting from the infringement of copyright, name and trademark rights • Property insurance benefits up to CHF 1,000, e.g. compensation in the event of non-delivery or delivery of the wrong items under online agreements or for deletion of Internet content which violates personality rights

1 Can be taken out for a reduced price in combination with TOP, COMPLETA or OMNIA

Supplementary insurance

Long-term care

	CURA	VIVANTE
	Contributions to nursing home accommodation or household help if care is required **helsana.ch/en/cura**	Long-term care insurance with use of daily allowance at your discretion **helsana.ch/en/vivante**
	Contributions towards household help or nursing home costs	**Daily allowance may be used at your discretion in the event that long-term care is required**
Daily allowance	**Individual choice of daily allowance:** CHF 10, 20, 30, 40, 50, 60, 70, 80, 90, 100, 110, 120, 130, 140, 150, 200, 250 or 300	**Individual choice of daily allowance1:** from CHF 40/day, i.e. max. CHF 1,200/month to CHF 180/day, i.e. max. CHF 5,400 month
Waiting period	180, 360, 720 or 1,080 days	No waiting period
Choice of care / Co-payment	**Inpatient:** contributions towards accommodation costs as per insured daily allowance. Provides financial relief for the costs of accommodation and meals. **Outpatient:** in the event of care at home, contributions to the cost of household help. Makes it possible to stay in your own home for longer.	Free choice of type of care, whether outpatient or inpatient
Use	The insured amount may only be used for specific benefits (proof of uncovered costs must be provided).	How you use the money is entirely at your discretion.
Premium	The premium changes depending on your age, so you will pay less when you are younger and more when you are older.	The earlier you take out the cover, the less expensive the premium will be. The premium level remains the same throughout the entire term of the insurance.
Waiting period		On concluding Vivante insurance, an initial waiting period of three years applies in the event of illness.

1 Benefits are paid out proportionally in accordance with the level of care needed, which must be expected to continue for at least six months and be at least 25% (as per the Barthel Index).

Daily allowance

	HOSPITAL EXTRA	SALARIA
	Hospital daily allowance insurance to cover extra hospitalisation costs **helsana.ch/en/hospitalextra**	Daily allowance insurance for loss of earnings due to illness or accident **helsana.ch/en/salaria**
	Daily allowance payments during hospital stay	**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 VVG**[1] 365 or 730 days **SALARIA KVG**[2] 720 days within 900 calendar days
Daily allowance amount	CHF 50, 100, 150, 200 or max. 300/day	**SALARIA VVG**[1] CHF 10 to CHF 600/day, max. CHF 18,000/month **SALARIA KVG**[2] CHF 10 to CHF 30/day, max. CHF 900/month
Maternity	The benefits are covered by the insurance in the event of pregnancy.	**SALARIA VVG**[1] none, **SALARIA KVG**[2] 16 weeks
Accident	The benefits are automatically covered by the insurance in the event of an accident.	**SALARIA VVG**[1] **and SALARIA KVG**[2] Can be included
Waiting periods	No waiting period (protection period for maternity benefits: 365 days)	**SALARIA VVG**[1] 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days **SALARIA KVG**[2] 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

Capital

good for families

PREVEA

Lump-sum benefit in the event of disability or death caused by an accident or illness

→ **helsana.ch/en/prevea-accident**

→ **helsana.ch/prevea-illness**

Financial protection in the event of disability

	PREVEA Accident	PREVEA Illness
Lump-sum payment	Lump-sum payment in the event of disability or death **caused by an accident,** irrespective of other insurance policies	Lump-sum payment in the event of disability or death **caused by illness,** irrespective of other insurance policies
Insured sums	Free choice of insured sum in increments of CHF 10 000	Free choice of insured sum in increments of CHF 10 000
	Up to CHF 300,000 (with progression up to 350%; max. CHF 1,050,000)	Ages 0–20: up to CHF 300,000 Age 21+: up to CHF 500,000
Combination option	PREVEA Accident and PREVEA Illness may be concluded **individually or in combination**.	PREVEA Accident and PREVEA Illness may be concluded **individually or in combination**.
Freely usable	In the event of **disability:** e.g. for additional medical measures, professional integration measures or alterations to your house or apartment. In the event of **death:** e.g. to ensure family care and household help, or to pay costs which are not covered that may arise as a result of death.	In the event of **disability:** e.g. for additional medical measures, professional integration measures or alterations to your house or apartment. In the event of **death:** e.g. to ensure family care and household help, or to pay costs which are not covered that may arise as a result of death.
No long-term Obligation	Cancellation of PREVEA Accident and PREVEA Illness **at any time** (notice period of three months to the end of any month)	Cancellation of PREVEA Accident and PREVEA Illness **at any time** (notice period of three months to the end of any month)
Additional benefits	**Mobility:** Helsana contributes to the cost of journeys taken in Switzerland on public transport or by taxi up to CHF 1,000/year (max. CHF 5,000/claim). **Retraining costs:** payment of costs for professional retraining required because of an accident up to max. 10% of the insured DI sum (without progression). **Other co-payments:** contributions to accident-related rescue, recovery, travel or transport costs, transport of human remains and burial costs as well as benefits for damage to property, medical aids and home care in accordance with the standards and rates of compulsory accident insurance. **Premium waiver:** in the event of the death or disability of a person with an obligation to provide support, Helsana covers the insurance premiums for PREVEA Accident for children up to the age of 18.	No

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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