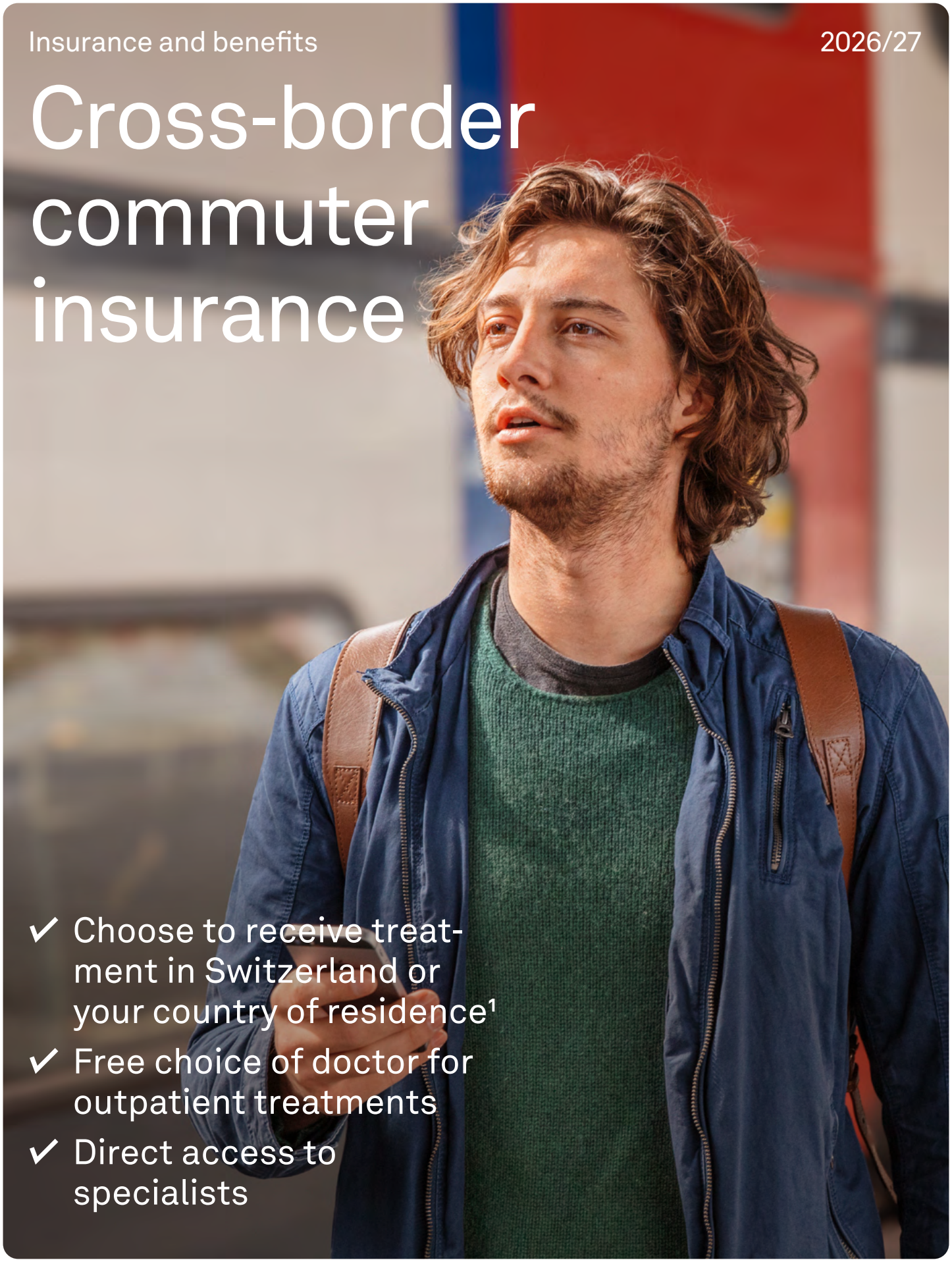
Insurance and benefits 2026/27

Cross-border commuter insurance



- ✔ Choose to receive treatment in Switzerland or your country of residence[1]
- ✔ Free choice of doctor for outpatient treatments
- ✔ Direct access to specialists

Helsana
Committed to life.

Working in Switzerland, living abroad?
Cross-border commuter insurance provides a comprehensive insurance solution for people resident in the EU, EFTA or United Kingdom and their family members who are not in gainful employment.

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Hospital stays in Switzerland
Inpatient treatment: throughout Switzerland on the general ward of any hospital on the cantonal list of hospitals, up to a maximum of the tariff in the canton of employment

Coverage abroad
Emergency treatment during temporary stays abroad outside the country of residence
- Within the EU, EFTA or UK: relevant social tariff
- All other countries: up to twice the insured amount in Switzerland

Transportation and rescue in Switzerland
Costs covered for transportation and rescue operations
- 50% up to CHF 500 per year for transportation
- 50% up to CHF 5000 per year for rescue operations

Medication
Medication on the specialities list: you receive the costs of medically prescribed medication on the specialities list.

Outpatient treatment
Coverage throughout Switzerland: this is subject to the condition that treatment is prescribed by a doctor and listed in the benefits catalogue of the basic insurance
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 with the appropriate further training
Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), traditional homoeopathy and phytotherapy

Medical prevention
Throughout Switzerland, if prescribed by a doctor (statutory or recognised tariff): we reimburse the costs of certain examinations for the early detection of illnesses and of preventive measures (e.g. vaccinations)

Pregnancy
Basic cover for inpatient, outpatient or home birth: special benefits for check-ups, birth preparation, delivery and breastfeeding guidance

Balneotherapy
You receive **CHF 10 per day** for up to **21 days per year** for balneotherapy at recognised therapeutic spas in Switzerland

Nursing homes
Healthcare in recognised nursing homes
Co-payment according to the Health Care Benefits Ordinance (KLV)

Dental treatment
Throughout Switzerland, if performed by a recognised specialist (in accordance with tariff contract) Benefits for accident-related tooth damage (if accident cover is included), serious diseases of the masticatory system and serious general illness

Treatment in Switzerland
When claiming benefits under compulsory health insurance, you pay a fixed annual deductible of CHF 300, after which you pay a 10% excess per invoice (up to CHF 700 per year).

Treatment in your country of residence
You can obtain a certificate for international mutual benefits assistance which you can use to settle the costs of doctor's visits and hospital stays in your country of residence.

Proud to be a top-rated provider

moneyland.ch Health insurance Rating: Very good Customer satisfaction 2026

comparis.ch Silver LABEL Customer satisfaction 2026 Health insurance 5.1 (Good)

Ktipp 2nd place – customer satisfaction K-Tipp survey no. 15/2026

We're here to help.
Helsana Group
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[1] For treatment in your country of residence, you receive benefits in line with social insurance in your country of residence.
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