Insurance and benefits 2026/27

Baby Package



- ✔ Basic and supplementary insurance in one package
- ✔ Can be taken out before the child is born, and without a medical examination

Helsana
Committed to life.

For a worry-free start to family life: with basic insurance and key supplementary insurance options, your newborn is fully covered right from the start with the Baby Package.

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Free choice of doctor
Under BASIS basic insurance, you can decide which doctor you see. If need be, you can consult a specialist.

Free choice of hospital
With HOSPITAL ECO hospital insurance, we will assume all the uncovered costs if you decide to have your child treated in the general ward at any hospital outside your home canton.

Complementary medicine
COMPLETA supplementary insurance lets you choose from many forms of treatment such as shiatsu, osteopathy, kinesiology, Bach flower therapy or craniosacral therapy, provided the treatment method and specialist are recognised by Helsana.

Coverage abroad
Thanks to the global coverage abroad from COMPLETA supplementary insurance, you can travel to other countries with your baby without worry. In case something should happen, we will pay the costs for the outpatient and inpatient emergency treatments, transportation and rescue as well as repatriation to Switzerland.

Dental treatment
COMPLETA supplementary insurance covers 75% of the costs of orthodontic treatment and maxillary surgical treatment as well as wisdom tooth removal up CHF 10,000 per year up to the age of 20. DENTAplus Bronze dental insurance also contributes towards dental treatments such as fillings for cavities, wisdom tooth extraction and check-ups, including dental hygiene.

Legal expenses cover
Civil, motorists' and internet legal expenses cover under our Helsana Advocare EXTRA legal expenses insurance is the optimum supplementary insurance for legal expenses cover in health matters and for travel abroad, which is included in COMPLETA supplementary insurance.
→ Helsana Advocare EXTRA is free for children up to the age of 18.

Disability cover
Accidents that result in a disability are particularly tragic when they happen to children. PREVEA Accident capital insurance helps you take care of the financial consequences of disability in order to provide a better future for your child.

Insurance upgrade after the birth
The insurance policies above can be taken out without a health declaration where registering prior to the birth. Would you like to conclude semi-private or private hospital insurance for your child? You can apply for HOSPITAL Semi-Private or HOSPITAL Private hospital insurance before you give birth. Once you have given birth, you will also need to complete a questionnaire on your baby's state of health. After this has been checked, we will notify you whether your application has been accepted or rejected. If your application is rejected, your child will still be insured with HOSPITAL ECO, provided you registered for the Baby Package before giving birth.

CHF↓

Here's how to reduce your premiums

Basic insurance:
Children's discount
77% (ages 0 to 18)

Supplementary insurance:
Family discount
For two people: 5%
For three people or more: 10%

Multi-year discount
For new customers:
3% for a three-year insurance policy

Proud to be a top-rated provider







We're here to help.
Helsana Group
0844 80 81 82
helsana.ch/contact
helsana.ch/locations
helsana.ch/en/baby

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