

Our insurance products and benefits in detail



2022/2023 edition

Helsana
Committed to life.

Capital insurance

PREVEA

Lump-sum payment in the event of disability or death by illness or accident.

helsana.ch/en/prevea

- ✓ Financial protection in the event of disability
- ✓ Financial protection for your relatives in the event of your death
- ✓ Choice of individual insured sums

	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.
Payment	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 .	
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	
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)	
Co-payments	<p>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).</p> <p>Retraining costs: payment of costs for professional retraining required because of an accident up to max. 10% of the insured DI sum (without progression).</p> <p>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.</p> <p>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.</p>	None

We are there for you.

Helsana Group
0844 80 81 82
helsana.ch/en/contact
helsana.ch/locations

Awarded top marks.



COMPLETA from Helsana scored highest on scope of benefits. moneyland.ch is the independent comparison service for insurers and banks.



Insurance premium prices and benefits are subject to constant testing by the Vermögenszentrum. The Helsana supplementary insurance products **COMPLETA, TOP and SANA** have been given a rating of "above average".