

# Our insurance products and benefits



2022/2023 edition

**Helsana**  
Committed to life.

# Daily allowance

## HOSPITAL EXTRA

Hospital daily allowance to cover extra costs during hospital stays.

[helsana.ch/en/hospitalextra](https://helsana.ch/en/hospitalextra)

- ✓ Daily allowance payments during hospital stay
- ✓ Choice of daily allowance
- ✓ No waiting period

<b>Requirements</b>	The inpatient stay takes place in a hospital that is listed on the cantonal hospital lists or on our list of KVG contract hospitals.
<b>Duration of benefits</b>	<b>Up to 30 days/year</b> The HOSPITAL EXTRA daily allowance is paid out irrespective of other existing insurance policies.
<b>Daily allowance amount</b>	CHF 50, 100, 150, 200 or max. 300/day
<b>Maternity</b>	The benefits are automatically covered by the insurance in the event of pregnancy.
<b>Accident</b>	The benefits are automatically covered by the insurance in the event of an accident.
<b>Waiting periods</b>	No waiting period (protection period for maternity benefits: 365 days)

## SALARIA

Your daily allowance insurance for loss of earnings due to illness or accident

[helsana.ch/en/salaria](https://helsana.ch/en/salaria)

- ✓ Daily allowance payments during loss of earnings
- ✓ Choice of daily allowance
- ✓ Choice of waiting period

<b>Requirements</b>	<ul style="list-style-type: none"> <li>– You have a degree of incapacity for work of at least 25%.</li> <li>– You have a medical certificate confirming your incapacity for work.</li> <li>– You can prove that you have suffered a loss of income.</li> <li>– You notify us of your incapacity for work within the period specified in the Insurance Conditions.</li> </ul>
<b>Duration of benefits</b>	<b>SALARIA VVG*</b> 365 or 730 days <b>SALARIA KVG**</b> 720 days within 900 calendar days
<b>Daily allowance amount</b>	<b>SALARIA VVG*</b> CHF 10 to CHF 600/day, max. CHF 18,000/month <b>SALARIA KVG**</b> CHF 10 to CHF 30/day, max. CHF 900/month
<b>Maternity</b>	<b>SALARIA VVG*</b> None <b>SALARIA KVG **</b> 16 weeks
<b>Accident</b>	<b>SALARIA VVG*</b> Can be included <b>SALARIA KVG**</b> Can be included
<b>Waiting periods</b>	<b>SALARIA VVG*</b> 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days <b>SALARIA KVG**</b> 0, 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days

\* Federal Insurance Policies Act

\*\* Federal Health Insurance Act

## 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".