

# Our insurance products and benefits



2024/25 edition

**Helsana**  
Committed to life.

# Daily allowance insurance

## HOSPITAL EXTRA

Hospital daily allowance insurance to cover extra hospitalisation costs

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



### Daily allowance payments during hospital stay

#### 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.

#### Duration of benefits

##### Up to 30 days/year

The HOSPITAL EXTRA daily allowance is paid out irrespective of other existing insurance policies.

#### Daily allowance amount

CHF 50, 100, 150, 200 or max. 300/day

#### Maternity

The benefits are covered by the insurance in the event of pregnancy.

#### Accident

The benefits are automatically covered by the insurance in the event of an accident.

#### Waiting periods

No waiting period (protection period for maternity benefits: 365 days)

## SALARIA

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

- 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.

**SALARIA VVG<sup>1</sup>** 365 or 730 days

**SALARIA KVG<sup>2</sup>** 720 days within 900 calendar days

**SALARIA VVG<sup>1</sup>** CHF 10 to CHF 600/day, max. CHF 18,000/month

**SALARIA KVG<sup>2</sup>** CHF 10 to CHF 30/day, max. CHF 900/month

**SALARIA VVG<sup>1</sup>** none, **SALARIA KVG<sup>2</sup>** 16 weeks

**SALARIA VVG<sup>1</sup> and SALARIA KVG<sup>2</sup>** Can be included

**SALARIA VVG<sup>1</sup>** 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days

**SALARIA KVG<sup>2</sup>** 0, 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days

<sup>1</sup> Federal Insurance Contract Act

<sup>2</sup> Federal Health Insurance Act

## We are here to help you.

Helsana Group  
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[helsana.ch/en/contact](https://helsana.ch/en/contact)  
[helsana.ch/locations](https://helsana.ch/locations)

## Proud to be a top-rated provider.



**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 Helsanasupplementary insurance products **COMPLETA, TOP and SANA** have been given a rating of “above average”.

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