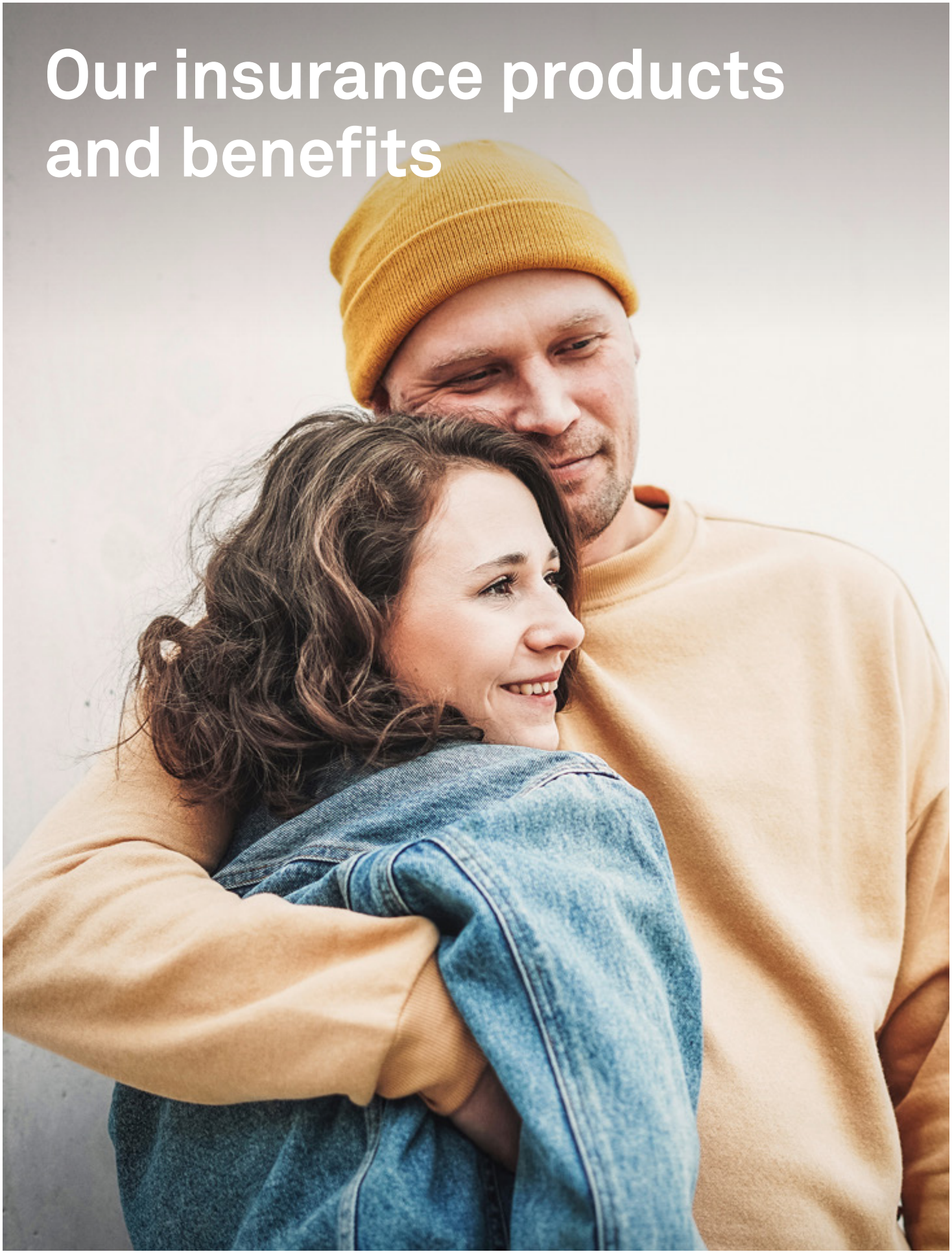
Our insurance products and benefits



2022/2023 edition

Helsana

Committed to life.

Long-term care insurance

CURA

Contributions towards nursing home accommodation costs or household help if you require care.
helsana.ch/en/cura

- ✓ **Contributions towards household help or nursing home costs**
- ✓ **Choice of combination of waiting period and daily allowance**

Daily allowance	**Individual choice of daily allowance:** CHF 10, 20, 30, 40, 50, 60, 70, 80, 90, 100, 110, 120, 130, 140, 150, 200, 250 or 300
Waiting period	180, 360, 720 or 1,080 days
Choice of care/ co-payment of costs	**Inpatient:** contributions towards accommodation costs as per insured daily allowance. Provides financial relief for the costs of accommodation and meals. **Outpatient:** in the event of care at home, contributions to the cost of household help. Makes it possible to stay in your own home for longer.
Use	The insured amount may only be used for specific benefits (proof of uncovered costs must be provided).
Premium	The premium changes depending on your age, so you will pay less when you are younger and more when you are older.

VIVANTE

Long-term care insurance with use of daily allowance at your discretion.
helsana.ch/en/vivante

- ✓ **Daily allowance may be used at your discretion in the event that long-term care is required**
- ✓ **Entry-age premium (premium level remains the same throughout the entire term of the insurance)**
- ✓ **No waiting period**

Daily allowance	**Individual choice of daily allowance*:** from CHF 40/day, i.e. max. CHF 1,200/month to CHF 180/day, i.e. max. CHF 5,400 month
Waiting period	No waiting period
Choice of care	Free choice of type of care, whether outpatient or inpatient
Use	How you use the money is entirely at your discretion.
Entry-age premium	The earlier you take out the cover, the less expensive the premium will be. The premium level remains the same throughout the entire term of the insurance.
Protection period	On concluding VIVANTE insurance, an initial protection period of three years applies in the event of illness.

* Benefits are paid out proportionally in accordance with the level of care needed, which must be expected to continue for at least six months and be at least 25% (as per the Barthel Index).

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”.

The Helsana Group comprises Helsana Insurance Company Ltd, Helsana Supplementary Insurances Ltd and Helsana Accidents Ltd.
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