

Changes to your insurance from 1 January 2023

In 2023, certain changes
in the Helsana Group may
affect you.

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Basic insurance

BASIS

Children aged 0–18

The premiums for children up to the age of 18 include a discount of 75% for the first and second child and 90% for the third child and any additional children in the same family.

Insured persons born in 2004

Adult premium rates for young people will apply as of 1 January following the insured person's 18th birthday, with a standard deductible of CHF 300. The previously applicable children's discount will then cease to apply. However, we support all young people with a youth premium up to the age of 25. This is at least 20% below the full adult premium*. For those looking for a lower premium, we recommend increasing the annual deductible or switching to an alternative insurance model.

Insured persons born in 1997

Under the Federal Health Insurance Act (KVG), we are not permitted to offer young people a discounted young person's premium beyond the age of 25. These customers will therefore be charged the adult premium. For those looking for a lower premium, we recommend increasing the annual deductible or switching to an alternative insurance model.

Insured men born in 1957, women born in 1958 and those born in 1947

In principle, all persons insured under basic insurance are automatically included in compulsory accident cover on reaching AHV retirement age. For insured persons who remain in employment, the accident cover is rescinded. No later than after reaching the age of 75, accident cover will again be automatically included for these insured persons.

* For persons resident abroad (cross-border commuters, persons posted abroad), we offer a young person's discount of 10%.

Supplementary insurance

Changes in the premium rates for various supplementary insurance products

Premium reductions

The premiums for the product CURA will be reduced linearly by 7%. Furthermore, customers with CURA and HOSPITAL PLUS BONUS will receive a premium deduction of 5% in 2023. The tariffs for HOSPITAL ALBERGO DUO and LIMITA will be reduced linearly by 50% and 20%, respectively. For HOSPITAL Private, the tariff will be reduced by 5%, with the exception of the canton of Geneva.

Premium increases

Following an increase in costs, the premiums for TOP supplementary insurance will increase by 6.8%.

In the case of SANA supplementary insurance, the tariff will increase by 10% for women in the 16 to 20 age group and 15% from the age group 21 and above.

New insurance conditions for PREVEA Illness

In the insurance conditions (IC/now GIC) for the product PREVEA Illness, it will be clarified that Helsana undertakes customer care and benefit processing, while Helvetia covers the insured risk. Furthermore, the terms regarding the processing of personal data have been updated.

Helsana Advocare PLUS & EXTRA premiums

Insured persons born in 2004/1997

The products Helsana Advocare PLUS und EXTRA are free until the age of 18. As of 1 January, premiums will become payable on these products at a rate of 50%.

The young people's discount will expire at the age of 25 and, as of 1 January, premiums will become payable at a rate of 100% on these products.

Age-related premium change for VVG products

Premium rates for supplementary insurance products are generally graded by age. The tariffs are divided into 5-year groups (0-5 years, 6-10 years, etc.).

Transfers to the respective next age group will happen on 1 January in each case. The insurance policy document indicates whether the premiums are graded by age and when the last age-related adjustment took place.

Automatic allocations at additional cost

CURA long-term care insurance for HOSPITAL policyholders

Insured men born in 1957 and insured women born in 1958

Insured persons with one of the following supplementary hospital insurance policies: HOSPITAL ECO/PLUS/COMFORT/PLUS BONUS/COMFORT BONUS/PLUS CLAS-SICA/COMFORT CLASSICA or ALBERGO DUO/SOLO with the 2014 Additional Insurance Conditions (AIC) receive CURA long-term care insurance when they reach AHV retirement age. Policyholders are accepted into the policy on 1 January 2023 without a health check. The level of the daily allowance depends on which supplementary hospital insurance has been taken out. Your policy document states the exact details of the product together with the monthly premium for CURA.

Detailed information on the product:

helsana.ch/en/cura

Insured persons with the 2016 Additional Insurance Conditions (AIC) are not entitled to CURA long-term care insurance. However, they can apply for this by undergoing a medical examination.

DENTApplus Bronze supplementary insurance based on an entitlement under TOP or COMPLETA

Insured persons born in 2002

As of the end of this calendar year, entitlement to cover for treatment costs for the correction of misaligned teeth under the products TOP or COMPLETA will no longer be available once the insured person turns 20. Instead, insured persons will receive DENTApplus Bronze dental insurance with effect from 1 January 2023 without a medical examination.

The monthly premiums and the insured benefits for dental treatment, preventive treatment, dental check-ups, maxillary surgery and orthodontics are set out in your policy document.

Detailed information on the product:

helsana.ch/en/dentapplus

Waiver of automatic allocation of CURA and DENTApplus Bronze

If you do not wish to take out the insurance products you have been allocated in spite of the benefits set out above, please notify us in writing by 31 December 2022 for CURA long-term care insurance and DENTApplus Bronze. Your insurance cover will then be cancelled from 1 January 2023.

Daily allowance insurance

SALARIA individual daily allowance insurance under the VVG

On reaching AHV retirement age (men born in 1957, women born in 1958)

The insurance will be discontinued in principle for all insured persons effective 1 January 2023.

For insured persons who are still employed, the policy can be continued until the age of 70 on the following basis:

- Maximum daily allowance as previously
- Duration of benefits 180 days
- Waiting period maximum 30 days

If you would like to take up this option, please notify us in writing by 31 January 2023.

Insured persons who have reached the age of 70 (born in 1952)

Existing insurance policies will be cancelled with effect from 1 January 2023.

SALARIA individual daily allowance insurance under the KVG

Insured persons who have reached the age of 65 (born in 1957)

This insurance will be continued as follows: maximum daily allowance of CHF 10 for accidents and illness. Higher daily allowances will be reduced to CHF 10 per person as of 1 January 2023.

CASA household daily allowance insurance under the VVG

On reaching AHV retirement age (men born in 1957, women born in 1958)

The policy will be continued until the age of 70 with a maximum daily allowance of CHF 50. Higher daily allowances will be reduced to CHF 50 as of 1 January 2023.

Insured persons who have reached the age of 70 (born in 1952)

The policy will be cancelled with effect from 1 January 2023.

Capital insurance

PREVEA Illness and KTI capital insurance in the event of death or disability

Higher age groups

Age-related premium adjustments will be made automatically for insured persons born in 1967, 1972, 1977, 1982, 1987, 1992, 1997 and 2002.

Maximum insured sum

For insured persons born in 1967, the disability sum will be reduced automatically to a maximum of CHF 100,000.

End of insurance

For insured persons born in 1963, the insurance cover ends automatically on 31 December 2022.

PREVEA Accident

Higher age groups

Age-related premium adjustments will be made automatically for insured persons born in 1952, 1957, 1977 and 2002.

Maximum insured sums

For insured persons born in 1952, higher death benefits will be reduced automatically to a maximum of CHF 20,000 and the disability sum to a maximum of CHF 100,000 (without progression).

RI Risk disability insurance

Insured persons born in 1957

The policy ends when the insured person reaches the age of 65.

RL Risk life insurance

Insured persons born in 1957

The policy ends when the insured person reaches the age of 65.

Aerosana UTI

Insured persons born in 2004

For insured persons who have turned 18, the new insured sums for adults over the age of 18 apply: CHF 50,000 in the event of death and CHF 100,000 in the event of disability.

Insured persons born in 1957

The policy ends when the insured person reaches the age of 65.

Miscellaneous

Notice period for basic insurance

Notice of termination for basic insurance must be received by Helsana Insurance Company Ltd by 6 pm on Wednesday 30 November 2022.

Notice period for supplementary insurance

Supplementary insurance policies under the VVG may be terminated in writing, provided a minimum contract term of one year has expired, by 6 pm on 30 September 2022 (receipt of the letter by Helsana) as of 31 December 2022. This excludes products with an existing multi-year policy.

Supplementary insurance policies whose premiums are changing may be terminated in writing within 30 days of receipt of the notification of change with effect from the date on which the change enters into force. Insured persons under group contracts were informed about any changes to discounts in August.

Is your address still up to date in the client portal?

Have you recently moved house or are you planning to do so soon? If so, please notify us of the new address as soon as possible. Changes of address should be reported to us immediately in line with the insurance conditions. You can do this easily via the myHelsana client portal.

CO₂ and VOC levy: Reimbursement of environmental levies

In 2023, all Swiss residents will again receive a refund of the incentive levies raised by the Swiss federal government. These incentive levies set incentives to reduce emissions of environmentally damaging substances and gases in Switzerland (particularly CO₂ and volatile organic compounds/VOCs). For administrative reasons, the refund is paid out in the form of a reduction in the premium for basic insurance.

Helsana will offset the balance of CHF 61.20 per insured person against premiums. Where premiums are paid monthly, the amount will be CHF 5.10 per month.

You can find the information sheet on CO₂/VOC levies at:

helsana.ch/environmental-tax

Detailed information:

bafu.admin.ch/co2-levy

bafu.admin.ch/voc

We are there for you.

Throughout your life. Helping you stay healthy. So that you recover quickly. Or can live a better life when affected by illness.

We are happy to help.

Helsana Group

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