

Changes as of 1 January 2021

In 2021, there will be a number of changes at the Helsana Group that might affect you.

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Compulsory health 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 additional children in the same family.

Insured persons born in 2002

Adult premium rates will apply as of 1 January following the insured person's 18th birthday, with a standard deductible of CHF 300. The children's discount then ceases to apply. However, we support all young people with a young persons' premium, offering a discount of at least 20% on the full adult premium until the age of 25.*

Insured persons born in 1995

Under the Federal Health Insurance Act (KVG), we are not permitted to offer young people a discounted young persons' 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. This applies to insured persons born in 1995 as well as those born in 2002.

Insured men born in 1955 and insured women born in 1956; insured persons born in 1945

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 For insured persons who remain in employment, the accident cover is rescinded. After reaching the age of 75, accident cover will again be automatically included for these insured persons.

BASIS with bonus for Helsana policyholders

Premium adjustments

Insured persons who have not claimed any benefits between 1 October 2019 and 30 September 2020 will receive a premium reduction of one bonus level from 1 January 2021, up to the maximum limit of 45%. For insured persons who have claimed benefits, the premium will be raised by one bonus level. In order to avoid losing their bonus, insured persons may contact us to discuss a voluntary repayment.

New insurance conditions for compulsory health insurance

The insurance conditions for Helsana BASIS Standard, BeneFit PLUS and PRE-MED-24 will be subject to various changes as of 1 January 2021, thus replacing the existing 2016 edition.

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

As of 1 July 2020, Swiss Post has increased the fees for payments made at the post office counter by 33%. Helsana has therefore decided it will no longer bear these costs, and will instead charge them to the originator to ensure equal treatment of its policyholders as a whole. As before, a fee will be charged for payments to foreign accounts or via OSR outpayment slips. You can avoid this charge by choosing a free and secure payment option (e.g. LSV/DD, eBill, payment order to your

bank/post office, payment via e-banking). While carrying out these adjustments, we took the opportunity to introduce further general updates and clarifications. The new insurance conditions for Helsana BASIS Standard, BeneFit PLUS and PRE-MED-24 are available at:

helsana.ch/avb

Alternative insurance models

Reduction of BeneFit PLUS General Practitioner discount

A small reduction of the BeneFit PLUS General Practitioner discount is required. At both Helsana Insurance Company Ltd and Progrès Insurance Company Ltd, the maximum discount will be reduced from 17% to 16%. At Helsana Insurance Company Ltd, the 15% BeneFit PLUS General Practitioner discount will be reduced to 13%. The minimum BeneFit PLUS General Practitioner discount is 10%.

At Helsana Insurance Company Ltd: depending on the service provider, you receive a discount of 10%, 13% or 16% on your basic insurance premium.

At Progrès Insurance Company Ltd: depending on the service provider, you receive a discount of 10%, 12% or 16% on

your basic insurance premium.

The reduced premium is calculated on the basis of the premium that you would pay while living in your current place of residence, in your current age group, with a standard deductible of CHF 300 and no special insurance model.

Please see our [list of doctors](#) for your actual premium discount.

Supplementary insurance

New insurance conditions for supplementary health insurance

General Insurance Conditions for Supplementary Health Insurance (GIC-SHI) 2021

Additional Insurance Conditions (AIC) TOP, SANA, COMPLETA 2021

We have revised the insurance conditions listed above. They contain a number of clarifications and updates.

In section 9.3, we have taken into account the current practice when a place of residence or habitual residence is transferred abroad: when a place of residence or habitual residence is transferred abroad, the insurance expires unless the insured person remains subject to compulsory health insurance or retains basic insurance within the meaning of art. 7A of the Ordinance on Health Insurance (KVV).

We have clarified the existing criteria for setting premiums (age/age group, place of residence/premium region), including the criterion of gender (male/female). As with changes to their place of residence, insured persons are also obliged to inform us of changes in their gender status so that the premium can be adjusted.

As part of our new “advisor and coordinator” strategy, we have laid the foundations for individual health consultations (GIC-SHI section 29). We have also reworded

the data protection clause in line with current legal regulations.

In the Additional Insurance Conditions for TOP, SANA and COMPLETA, we have removed the age limit when accident cover is included.

Under SANA and COMPLETA, we will continue to cover 75% of costs for measures that promote good health (e.g. fitness), up to a maximum of CHF 200 per area and calendar year, and are removing the previous limit of CHF 500 for all areas combined.

The scope of benefits in TOP and COMPLETA for targeted medical treatment abroad is being clarified, so that it is easy to understand which treatments fall under the CHF 1,000 limit. This limit still does not apply to medical emergencies abroad, and we are also waiving the excess of 10%.

There are no disadvantages for insured persons as compared with the previous insurance conditions. The new GIC-SHI and the AIC for TOP, SANA and COMPLETA are valid for all clients from 1 January 2021.

The new GIC and AIC can be found at: [helsana.ch/avb](https://www.helsana.ch/avb)

HOSPITAL PLUS BONUS/COMFORT BONUS supplementary hospital insurance

Insured persons with HOSPITAL PLUS BONUS/COMFORT BONUS supplementary hospital insurance who have not claimed any benefits between 1 July 2019 and 30 June 2020 will receive a reduction of one bonus level as of 1 January 2021, amounting to a maximum of 20%. Insured persons who have made a claim lose their discount and will be transferred to bonus level 4.

Closed portfolio: CASA insurance

As of 1 January 2021, CASA insurance will no longer be offered. This means that no new insurance contracts will be included in the portfolio (closed portfolio in accordance with Art. 156 of the Insurance Oversight Ordinance, IOO). Helsana does not offer any equivalent products with an open portfolio to which insured persons can transfer. Insured persons can remain in the closed portfolio. The scope of benefits as defined in the Additional Insurance Conditions (AIC) remains unchanged.

Customers who have a product in a closed portfolio will be notified each year, by means of a Special Insurance Condition (SIC 45) on their policy, that the designated products are no longer offered by Helsana.

The product closure notwithstanding, insured persons who have not yet reached official AHV retirement age and who are fully able to work can, within three months of resuming employment and regardless of their state of health, convert the CASA household daily allowance insurance into SALARIA VVG daily allowance insurance within the scope of the previous premium.

OMNIA, exercising of option

All OMNIA insured persons who celebrate one of the following birthdays in 2020 (25th/30th/35th/40th/45th/50th/55th) were informed in advance in writing of the possibility of exercising their option. They can align their product to their new life situation without having to undergo a health check.

Change/cessation of the collective discount for Helsana Advocare

Insured persons born in 2002/1995

In the year in which the insured person turns 18, the premiums for Helsana Advocare PLUS and Helsana Advocare EXTRA legal expenses insurance become payable at a rate of 50%, and in the year in which the insured person turns 25, 100% of the premiums become payable, both effective 1 January of the following year.

Automatic allocations at additional cost

CURA long-term care insurance for HOSPITAL policyholders

Insured men born in 1955 and insured women born in 1956

Insured persons with HOSPITAL ECO/PLUS/COMFORT/PLUS BONUS/COMFORT BONUS/PLUS CLASSICA/COMFORT CLASSICA or ALBERGO DUO/SOLO supplementary hospital insurance 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 2021 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 can be found at:

helsana.ch/cura

Insured persons with the 2016 Additional Insurance Conditions (AIC) are not entitled to CURA long-term care insurance, although they can apply for this by means of a health declaration.

DENTAplus Bronze dental insurance based on an entitlement from TOP or COMPLETA

Insured persons born in 2000

The TOP or COMPLETA entitlement to cover for treatment costs for misaligned teeth is no longer available as of 1 January of the following year when the insured person turns 20. In order to avoid gaps in cover, insured persons will receive DENTAplus Bronze dental insurance with effect from 1 January 2021 without a health check. 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 can be found at:

helsana.ch/dentaplus

Waiver of automatic allocation of CURA and DENTAplus 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 2020 for CURA long-term care insurance and for DENTAplus Bronze. Your insurance cover will then be cancelled from 1 January 2021.

Further information is contained in the Additional Insurance Conditions (AIC) of the relevant product:

helsana.ch/avb

Daily allowance insurance

SALARIA individual daily allowance insurance under the VVG

On reaching AHV retirement age (men born in 1955, women born in 1956)

The insurance will be discontinued in principle for all insured persons effective 1 January 2021. For insured persons who are still employed, the policy can be continued until the age of 70 on the following basis:

- Maximum daily allowance continued as before
- 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 2021.

Insured persons who have reached the age of 70 (born in 1950)

Existing insurance policies will be cancelled with effect from 1 January 2021.

SALARIA individual daily allowance insurance under the KVG

Insured persons who have reached the age of 65 (born in 1955)

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 2021.

CASA household daily allowance insurance under the VVG

On reaching AHV retirement age (men born in 1955, women born in 1956)

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 2021.

Insured persons who have reached the age of 70 (born in 1950)

The policy will be cancelled with effect from 1 January 2021.

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 1965, 1970, 1975, 1980, 1985, 1990, 1995 and 2000.

Maximum insured sum

For insured persons born in 1965, the disability sum will be reduced automatically to a maximum of CHF 100,000.

End of insurance

For insured persons born in 1961, the insurance cover ends automatically on 31 December 2020.

PREVEA Accident

Higher age groups

Age-related premium adjustments will be made automatically for insured persons born in 1950, 1955, 1975 and 2000.

Maximum insured sums

For insured persons born in 1950, 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 1955

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

RL Risk life insurance

Insured persons born in 1955

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

Aerosana UTI

Insured persons born in 2002

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 1955

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

Miscellaneous

Notice period for compulsory health insurance (OKP)

Notice to terminate compulsory health insurance must be received by your health insurer (Helsana Insurance Company Ltd or Progrès Insurance Company Ltd) by Monday, 30 November 2020, at 6 p.m.

Notice period for supplementary insurance

Notice to terminate supplementary health insurance policies under the VVG as of 31 December 2020 may be given in writing after the minimum period of insurance of one year and assuming there are no changes in the policy (products with an existing multi-year policy excluded), until 30 September 2020 at 6 p.m. (date of receipt of the letter by Helsana Supplementary Insurances Ltd).

Supplementary insurance policies whose premiums, deductible or excess are changing, or where the scope of benefits has been amended, 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.

CO₂ and VOC levy, reimbursement of environmental levies

In 2021, 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 compulsory health insurance.

Helsana will credit the amount of CHF 87 per person against all premiums due during the year. Where premiums are paid monthly, the supplement will be CHF 7.25 per month.

Information sheet on CO₂ and VOC levies available at:

helsana.ch/neu-ab-januar

Detailed information can be found at:

bafu.admin.ch/co2-abgabe

bafu.admin.ch/voc

Helsana Group

P.O. Box
8081 Zurich
helsana.ch

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