

We are committed to your insurance cover

Overview of our insurance products and benefits

Overview of insurance products

	Basic insurance		Supplementary outpatient insurance		Supplementary hospital insurance		Hospital insurance				
	BASIS, BeneFit PLUS General Practitioner, BeneFit PLUS Telmed, PREMED-24 Basic statutory cover with identical benefits. Premium dependent on model selected	TOP Your supplement to basic insurance; key outpatient benefits are covered.	SANA Your extra cover: outpatient benefits and alternative treatments are covered.	COMPLETA All the benefits of TOP and SANA with higher compensation in some cases.	COMPLETA EXTRA Expand the insurance cover of COMPLETA to include extra benefits and higher contributions.	PRIMEO The advantages of supplementary hospital insurance in outpatient procedures.	HOSPITAL ECO General insurance in hospital: 100% of costs incl. free choice of hospital.**	HOSPITAL Semi-Private Semi-private insurance in hospital: two-bed room and free choice of doctor throughout Switzerland.*	HOSPITAL Private Private insurance in hospital: single-bed room and free choice of doctor throughout Switzerland.*	HOSPITAL FLEX Flexible insurance in hospital: free choice of ward on a case-by-case basis.** Option 1:	Option 2:
Outpatient treatment	Medically prescribed treatment provided by federally certified doctors, chiropractors and medical support staff (speech therapists, healthcare professionals, physiotherapists, etc.)	By recognised professionals throughout Switzerland, according to agreed rates		By non-contract medical practitioners (excluding psychotherapy): 90%	Free choice of doctor from the specialists at Helsana partner clinics						
Complementary medicine	Benefits for complementary medical treatments by trained and legally recognised doctors or by naturopaths and therapists recognised by the Helsana Group	Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), medical traditional homeopathy and phytotherapy, carried out by doctors with recognised training pursuant to the Health Insurance Benefits Ordinance (KLV)	Outpatient treatment: 75% of the costs not covered by basic insurance Inpatient treatment: max. CHF 5,000/year	Outpatient treatment: 75% of the costs not covered by basic insurance Inpatient treatment: max. CHF 5,000/year	– Outpatient treatment: 100% of the costs that exceed COMPLETA benefits – 75% of the costs, max. CHF 750/year for other recognised therapists and therapy methods – 75% of the costs, max. CHF 750/year for treatment abroad						
Health promotion	Benefits for gym memberships, fitness courses, back and full-body training, birth preparation, antenatal/postnatal exercise classes, relaxation and nutrition courses, etc.		75% of the costs, up to max. CHF 200/area****. For methods and providers recognised by the Helsana Group	75% of the costs, up to max. CHF 200/area****. For methods and providers recognised by the Helsana Group	100% reimbursement of all costs not covered under COMPLETA, max. CHF 800/calendar year for all areas**** combined. For methods and providers recognised by the Helsana Group						
Prevention	Costs covered for specific examinations for the early detection of illnesses and for preventive measures (e.g. benefits for vaccinations) carried out or prescribed by a doctor	By recognised professionals throughout Switzerland, according to agreed rates	75%, up to max. CHF 500/year as per Helsana Group list	90%, up to max. CHF 750/year as per Helsana Group list	100%, up to max. CHF 500/year as per Helsana Group list						
Implants											
Hotline	Medical hotline, online services										
Medicines	Medication covered by statutory health insurance Medication not covered by statutory health insurance (excluding medications on the List of Pharmaceutical Products with Special Application (LPPV))	As per specialities list	90% for medications approved by Swissmedic, up to max. 50% as per Helsana Group list	75% for complementary medicines	90% for medications approved by Swissmedic, 75% for complementary medicines						
Glasses/contact lenses	Contributions to spectacle lenses, contact lenses and visual aids	Max. CHF 180/year up to 18th birthday	90%, up to max. CHF 150/year		– 100%, up to max. CHF 300/year – 100%, up to max. CHF 750/eye and calendar year for laser eye correction						
Dental treatment	Accident-related tooth damage Serious diseases of the masticatory system Serious general illnesses Correction of misaligned teeth up to the age of 20 (e.g. orthodontic treatment and maxillary surgical treatment as well as wisdom tooth removal)	If accident cover is included By recognised professionals throughout Switzerland, according to agreed rates By recognised professionals throughout Switzerland, according to agreed rates	75% of the costs, up to max. CHF 10,000/year	75% of the costs, up to max. CHF 10,000/year							
Special forms of treatment	Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.		75%, up to max. CHF 3,000/year as per Helsana Group list	75%, up to max. CHF 4,500/year per Helsana Group list	100% of the COMPLETA excess						
Medical aids	Medically necessary and prescribed by a doctor	In accordance with prescription for aids and equipment	90%, up to max. CHF 1,000/year as per Helsana Group list	90%, up to max. CHF 1,500/year as per Helsana Group list	90%, up to max. CHF 5,000/year for innovative types of treatment and diagnosis as per Helsana Group list						
Transportation	Medically necessary transport by appropriate means of transportation (e.g. ambulance, air transport) Rescue Various, e.g. public transport or taxi	50%, up to max. CHF 500/year In Switzerland: 50%, up to max. CHF 5,000/year (excluding search and recovery costs)	Max. CHF 100,000/year in Switzerland Max. CHF 100,000/year in Switzerland	Max. CHF 100,000/year in Switzerland Max. CHF 100,000/year in Switzerland	100%, up to max. CHF 30,000 per search and recovery operation in Switzerland						
Personal assistance	Rescue, transportation, repatriation Search		Unlimited abroad Up to CHF 20,000 abroad	Unlimited abroad Up to CHF 20,000 abroad							
International	Acute and emergency outpatient treatment during a temporary stay abroad Acute and emergency inpatient treatment during a temporary stay abroad Elective outpatient and inpatient treatment	Within EU/EFTA: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card) Outside EU/EFTA: up to max. twice the Swiss tariff amount (place of residence) Within EU/EFTA: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card) Outside EU/EFTA: up to max. twice the Swiss tariff amount (place of residence)	12 months' cover, worldwide Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards 12 months' cover, worldwide Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards	12 months' cover, worldwide Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards Elective outpatient treatment abroad (excluding complementary medicine): 90%, up to max. CHF 1,000/year	For elective outpatient treatment as per cost approval CHF 500/day, max. 60 days/year CHF 1,500/day, unlimited duration with cost approval						
Legal protection in health matters	Comprehensive legal expenses cover for disputes with doctors, hospitals and providers of social insurance and private liability insurance		Max. CHF 250,000/case in Europe Max. CHF 50,000/case outside Europe	Max. CHF 250,000/case in Europe Max. CHF 50,000/case outside Europe							
Pregnancy	Check-ups (seven before the birth, one afterwards) Breastfeeding guidance (by midwives or specially trained nurses) Birth preparation (courses given by midwives) Inpatient treatment Outpatient treatment	Eight check-ups, two ultrasound examinations Three sessions CHF 150 See hospital stays in Switzerland (maternity benefits are exempt from co-payment)	Additional ultrasound examinations (see prevention benefits)	Additional ultrasound examinations (see prevention benefits)							
Hospital stays in Switzerland	Treatment in a recognised acute care hospital on the cantonal list of hospitals Accommodation (room comfort) Accommodation in higher-category ward than that insured	Full cover for the general ward of a listed hospital anywhere in Switzerland, up to the tariff in the canton of residence Multi-bed room			Full cover for a general ward anywhere in Switzerland** Multi-bed room Private ward: costs of semi-private ward						
Fast track/expert second opinion	Quick initial consultation with a specialist (fast track) as well as an expert second opinion from a respected professor				Included. At selected partner clinics						
Acute and transitional care	Benefits covering food and accommodation in the event of acute and transitional inpatient care (healthcare benefits fully covered)				CHF 90/day, max. 14 days/year						
Spa treatment	Medically required and prescribed by an approved doctor, at recognised therapeutic spas	Medical treatments and therapies in accordance with the tariff in the place of treatment and CHF 10/day, max. 21 days/year			CHF 30/day, max. 30 days/year (in Switzerland and Europe)						
Convalescent therapy	Medically required and prescribed by an approved doctor, at recognised convalescent facilities in Switzerland				CHF 100/day, max. 21 days/year (spa and convalescent therapies combined: max. 21 days/year)						
Household help	With a medical prescription and complete incapacity for work (e.g. after an acute inpatient hospital stay)				CHF 30/day, max. 30 days/year						
Home nursing care (Spitex)	Medically prescribed nursing care given at home by recognised service providers	Co-payment according to Health Insurance Benefits Ordinance KLV (Art. 7)									
KidsCare	Care and nursing for sick children (insured person: child)										
Nanny service	Care of healthy children when one parent is in hospital (insured person: parent)										
Rooming-in	Contribution to the cost of overnight accommodation/meals in the hospital for closely related persons										
Nursing home	Healthcare in recognised nursing homes	Co-payment according to Health Insurance Benefits Ordinance KLV (Art. 7)									

* – From doctors and hospitals recognised by Helsana. You can find the list of hospitals without full cost coverage at helsana.ch/tariffnegotiations.
– Please note that you will have to cover the costs charged by hospitals and doctors not recognised by Helsana

** Cantonal listed hospital, Helsana KVG contract hospital.
*** If the FLEX supplementary module is included.

**** – Fitness (courses and gym memberships), back/full-body training, courses offered by Helsana cooperation partners (e.g. relaxation and nutrition courses), pregnancy (antenatal/postnatal exercise classes).

Saving tips

Basic insurance

Save with alternative insurance models (AIMs)

Everyone's needs are different. That's why there are several options to choose from when taking out basic insurance. In addition to the standard statutory option, you can also choose alternative insurance models (AIMs). The medical benefits you get from them are the same everywhere. With an AIM, you save on premiums, and the efficient and competent way you're dealt with by a central contact person means you also avoid multiple examinations. We reward you for this with a premium discount.

15% discount

BeneFit PLUS Telmed

Access to medical care by telephone around the clock

Min. 10% discount*

BeneFit PLUS General Practitioner

Coordination of medical treatment by the selected general practitioner or HMO group practice

8% discount

PREMED-24

Free medical advice before any visit to the doctor

	Choice of deductible**	Maximum premium reduction***	More savings opportunities
Adults	CHF 300	None	75% Children's discount (aged 0 to 18), first and second child
	CHF 500	CHF 140	
	CHF 1,000	CHF 490	90% Children's discount (aged 0 to 18), from third child
	CHF 1,500	CHF 840	
	CHF 2,000	CHF 1,190	
	CHF 2,500	CHF 1,540	
Children	CHF 0	None	minimum 20% Young people's discount (aged 19 to 25)
	CHF 500	CHF 350	7% Accident exclusion discount (working persons only)

* 10%, 12%, 14% or 16% discount on your insurance premium depending on the service provider.

The discounts shown for general practitioners and group practices are valid from 1 January 2023.

** Once deductible has been met, excess of 10% up to max. CHF 700/year or CHF 350/year for children.

*** Maximum premium reduction per year prescribed by law on the basis of the optional deductible.

Supplementary insurance

Supplementary outpatient insurance and hospital insurance

- Family discount: 5% for two people, 10% for three people or more
- Multi-year discount: three-year contract: 3% (for new customers)
- Hospital deductibles: minimum 15% discount with choice of hospital deductibles

Legal expenses insurance

- 100% discount for children up to the age of 18
- 50% discount for young people aged between 19 and 25
- 25% discount if at least two adults (aged 26 and over) take out Helsana Advocare PLUS/Helsana Advocare EXTRA in the same contract (family contract)

More products

Dental insurance

DENTApplus

- Dental treatment related to an illness, orthodontics, maxillary surgery
- Check-ups, dental hygiene
- Worldwide cover (max. Swiss tariff)
- Choice of maximum costs of CHF 300 (DENTApplus LIGHT), CHF 1,000 (DENTApplus BRONZE), CHF 2,000 (DENTApplus SILVER), CHF 3,000 (DENTApplus GOLD) or up to unlimited cover per calendar year (DENTApplus COMBI), with a six-month waiting period

Legal expenses insurance

Helsana Advocare PLUS

- Civil and motorists' legal expenses cover
- Up to max. CHF 300,000 per case in Europe, max. CHF 30,000 per case elsewhere

Helsana Advocare EXTRA

- Civil, motorists' and internet legal expenses cover
- Up to max. CHF 1 million per case in Europe, max. CHF 100,000 per case elsewhere

Long-term care insurance

VIVANTE

- Supports care by family members or specialists at home or in a nursing home
- No proof of use required when a claim is made, daily allowance for use at own discretion
- Choice of daily allowance of CHF 40, CHF 60, CHF 80, CHF 100, CHF 140 or CHF 180 single or cumulative

CURA

- Contribution to uncovered costs of household help or for accommodation and meals during a stay in a nursing home
- For regular care needed following accident or illness
- Choice of daily allowance: CHF 10, CHF 20, CHF 30, CHF 40, CHF 50, CHF 60, CHF 70, CHF 80, CHF 90, CHF 100, CHF 110, CHF 120, CHF 130, CHF 140, CHF 150, CHF 200, CHF 250, CHF 300
- Choice of waiting period of 180, 360, 720 or 1,080 days

Travel insurance

WORLD

- Valid in all countries
- Outpatient and inpatient emergency treatments that exceed the cover provided by basic insurance

Daily allowance and capital insurance

HOSPITAL EXTRA

- Financial contribution towards additional costs during hospital stay
- Entitlement to benefits (in the event of an accident, illness, maternity) during acute inpatient treatment and inpatient rehabilitation in Switzerland
- Choice of daily allowance of CHF 50, CHF 100, CHF 150, CHF 200, CHF 300 (maximum)
- Benefits paid for a maximum of 30 days/year

PREVEA

- Financial protection with capital benefits to the insured sum in the event of an illness or accident resulting in death or disability
 - irrespective of other existing insurance policies
- Choice of insured sum in increments of CHF 10,000
- Maximum insured sum:
 - PREVEA Accident: up to CHF 300,000 (with progression up to 350%; max. CHF 1,050,000)
 - PREVEA Illness: 0-20 years, up to max. CHF 300,000; from the age of 21, up to max. CHF 500,000
- Additional benefits in the event of disability or death caused by an accident:
 - Transport: contribution to costs for journeys on public transport or by taxi
 - Retraining costs: contribution to necessary professional retraining
 - Premium waiver: in the event of the death or disability of a person with an obligation to provide support, Helsana will cover the PREVEA Accident insurance premiums for children up to the age of 18.

SALARIA

	Daily allowance insurance pursuant to VVG*	Daily allowance insurance pursuant to KVG**
Duration of benefits	365 days or 730 days	720 days within 900 calendar days
Daily allowance amount	CHF 10 to CHF 600/day This is equivalent to benefits of max. CHF 18,000/month	CHF 10 to CHF 30/day This is equivalent to benefits of max. CHF 900/month
Maternity	-	16 weeks (112 days)
Accident	Can be included	Can be included
Waiting periods	3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days	0, 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days

* Federal Insurance Policies Act (Versicherungsvertragsgesetz)

**Federal Health Insurance Act

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
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.