

# Our insurance products and benefits



2024/25 edition

**Helsana**  
Committed to life.

## We are here to help you.

Your health is important to us. We're by your side when you need us. Any time, any place. Helping you stay healthy. So that you recover quickly. Or can live a better life when affected by illness.

We motivate and support you when you want to take action for your health. We can offer advice at any of the **40 Helsana locations** in Switzerland, or you can call us at any time. You and **more than 2 million other customers** benefit not only from numerous insurance products but many other attractive services as well.

The **Helsana Coach app**, for example, helps you reach your personal health goals, step by step. The **Helsana+ bonus programme** rewards your healthy lifestyle. And with **Helsana Trails**, you can choose from over 360 outdoor running routes throughout Switzerland.

But we are also committed to the common good. We support social projects and organisations, including the **Theodora Foundation**, whose Giggle Doctors bring carefree moments to children in hospital.

As an official partner of **the Swiss Red Cross**, we are also committed to the health and well-being of Switzerland's population. We work to promote first aid and ease the burden on those tasked with caring for relatives.

**We are here to help you. Throughout your life.**

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# An overview of health insurance

We have summarised the key facts and differences between basic and supplementary insurance for you.

## Basic insurance

Covers essential medical needs.



- Five models available
- Choice of annual deductible
- Premium amount depends on age and place of residence

Do you need medication, are you visiting a doctor or are you going to hospital? Then you have to contribute to part of these costs. But you can choose your deductible every year. The greater the deductible, the lower your insurance premium. Once your chosen deductible has been exceeded over the course of one calendar year, we assume 90% of any further costs.

## supplementary insurance

Covers additional needs related to your health.



- Choice of insurance products to suit different needs
- Health declaration required in some cases
- Premium amount depends on age, gender and place of residence

Would you like to extend your insurance cover? We have many options to choose from, such as our supplementary outpatient insurance products which cover healthcare costs that are not covered or only partly covered by the basic insurance (alternative medicine, glasses, dental treatments and much more). We also offer supplementary insurance to give you more comfort during a hospital stay, and products that cover you in the event that you require legal assistance, if you need care or following an accident.

# Savings 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). 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.

<b>BeneFit PLUS General Practitioner</b> Coordination of medical treatment by the selected general practitioner or group practice	<b>BeneFit PLUS Telmed</b> Access to medical care by telephone round the clock	<b>BeneFit PLUS Flexmed</b> Following an initial assessment in the symptom checker <sup>1</sup> : Coordination of treatments by the selected general practitioner/practice or the Centre for Telemedicine	<b>PREMED-24</b> Free medical advice before any visit to the doctor
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Use the premium calculator at [helsana.ch](https://helsana.ch)

### Save with choice of deductible

	Choice of deductible <sup>2</sup>	Maximum reduction in premium <sup>3</sup>
<b>Adults</b>	CHF 300	none
	CHF 500	CHF 140
	CHF 1,000	CHF 490
	CHF 1,500	CHF 840
	CHF 2,000	CHF 1,190
	CHF 2,500	CHF 1,540
<b>Children</b>	CHF 0	none
	CHF 500	CHF 350

### Other discounts

<b>77%</b> Children's discount (ages 0 to 18) <sup>4</sup>	<b>20%</b> Young people's discount (ages 19 to 25)
<b>7%</b> Accident exclusion discount (working persons only)	

## Supplementary insurance

### Supplementary outpatient insurance and hospital insurance

<b>Family discount</b> 5% for two people or more 10% for three people or more	<b>Multi-year discount</b> For new customers: 3% for three-year insurance policy	<b>Hospital deductible</b> Minimum 15% discount with choice of hospital deductibles
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### Legal expenses insurance

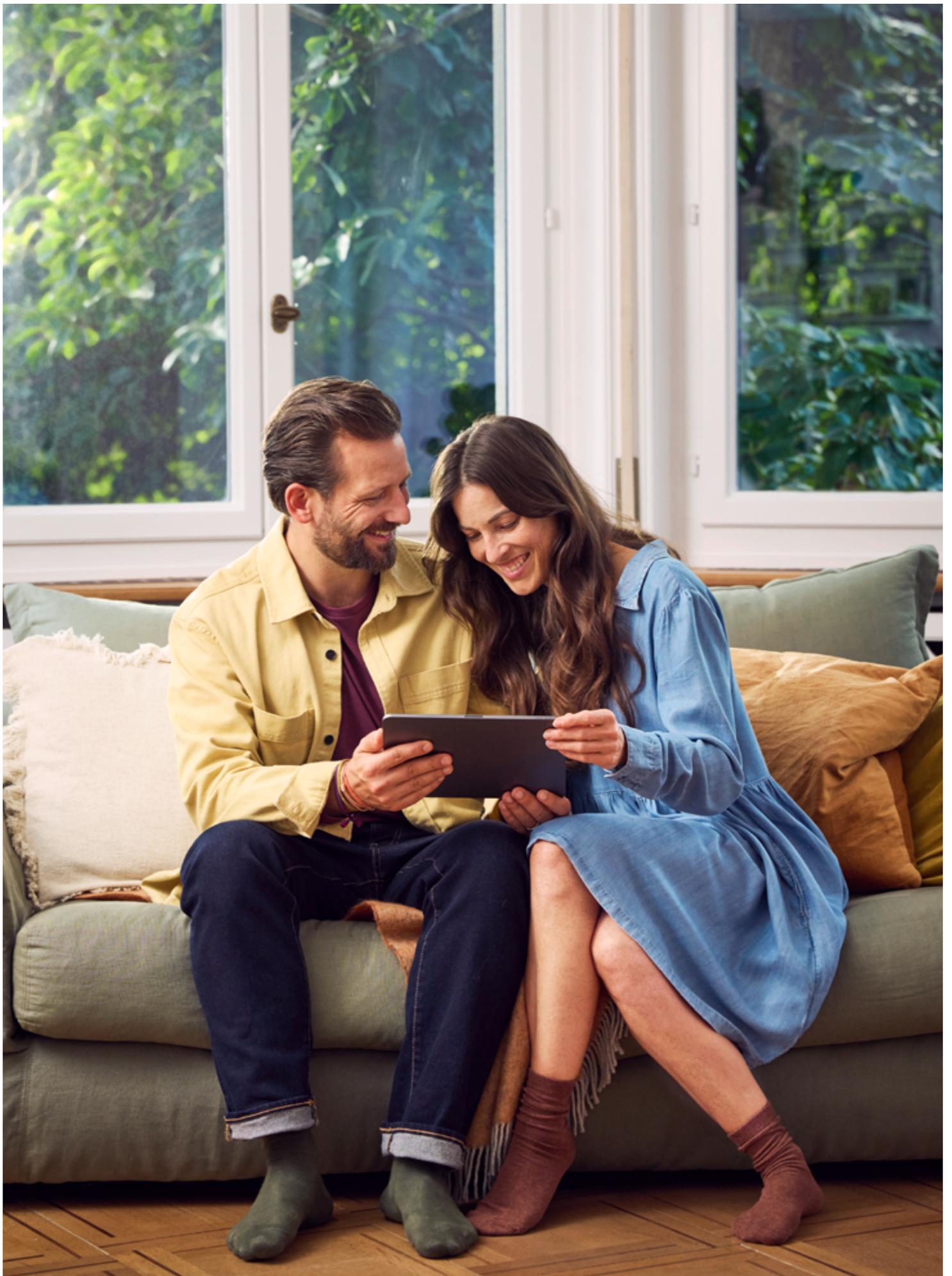
<b>Children up to the age of 18</b> – 100% discount with TOP, COMPLETA or OMNIA – 75% discount without TOP, COMPLETA or OMNIA	<b>Young people aged 19 to 25</b> 50% discount	<b>Adults from the age of 26</b> 25% discount if at least two adults take out Helsana Advocare PLUS/ Helsana Advocare EXTRA in the same contract (family contract)
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<sup>1</sup> Available as of 2025. First, you need to register with Compassana. You only need to do this once. You can find instructions on how to do so at [helsana.ch/en/benefit-plus-flexmed](https://helsana.ch/en/benefit-plus-flexmed). Using the symptom checker in Compassana is only mandatory for adults and in cases involving new, acute medical complaints. Children cannot use the symptom checker.

<sup>2</sup> Once deductible has been met: excess of 10% up to max. CHF 700/year, or CHF 350/year for children.

<sup>3</sup> Maximum reduction in premium per year prescribed by law based on the optional deductible.

<sup>4</sup> as of 1 January 2025



# Basic insurance

Basic insurance is obligatory for all Swiss residents. It provides basic medical care in the event of illness, accidents and maternity. As the benefits are prescribed by law, they are the same from every health insurer.

<b>Outpatient treatment</b>	<p><b>Full cover throughout Switzerland</b> Subject to the condition that the treatment is prescribed by a doctor and is listed in the benefits catalogue of the basic insurance scheme.</p> <p><b>Outpatient treatment</b> Provided by licensed medical practitioners, chiropractors or medical support staff; a maximum tariff is applicable</p>
<b>Complementary medicine</b>	<p><b>Carried out by licensed medical practitioners who are members of the Swiss Medical Association (FMH) with recognised training, in accordance with the Health Insurance Benefits Ordinance (KLV)</b> Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), traditional homoeopathy and phytotherapy</p>
<b>Prevention</b>	<p><b>Throughout Switzerland, if prescribed by a doctor, according to agreed rates</b> We reimburse the costs of certain examinations for the early detection of illnesses and of preventive measures (e.g. vaccinations)</p>
<b>Medication</b>	<p><b>Medication on the specialities list</b> You receive the costs of medically prescribed medication which is covered by statutory health insurance and is on the specialities list</p>
<b>Spectacle lenses and Contact lenses</b>	<p><b>Max. CHF 180/year</b> up to 18th birthday</p>
<b>Dental treatment</b>	<p><b>Throughout Switzerland, if performed by recognised professionals, according to statutory or agreed tariff</b> Benefits for accident-related tooth damage (if accident cover is included), serious diseases of the masticatory system and serious general illness pursuant to Articles 17–19a of the Health Care Benefits Ordinance (KLV)</p>
<b>Medical aids</b>	<p>Medical aids which are medically necessary and prescribed by a doctor, in accordance with prescription for aids and equipment</p>
<b>Transportation</b>	<p><b>Costs covered for transportation and rescue operations in Switzerland</b> – 50% up to CHF 500/year for transportation – 50% up to CHF 5,000/year for rescue operations</p>
<b>Abroad</b>	<p><b>Emergency treatment (outpatient and inpatient) during temporary stays abroad</b> – EU/EFTA countries or the UK: benefits in accordance with the social tariff schedule of the country of temporary residence – Other countries: up to max. twice the Swiss tariff amount (canton of residence)</p>
<b>Pregnancy</b>	<p>– Eight check-ups (seven before the birth, one afterwards) – Two ultrasound examinations – Three breastfeeding guidance sessions – CHF 150/year for antenatal classes – Full cost coverage for home birth or in the general ward of a listed hospital in the canton of residence</p>
<b>Hospital</b>	<p><b>Free choice of hospital from list</b> Inpatient treatment: Full cover for a general ward in listed hospitals in your canton of residence</p>
<b>Balneotherapy</b>	<p>You receive <b>CHF 10/day</b>, for up to 21 days/calendar year, for balneotherapy at recognised therapeutic spas in Switzerland, if medically required and prescribed by a doctor</p>
<b>Nursing homes</b>	<p><b>Healthcare in recognised nursing homes</b> Co-payment according to the Health Care Benefits Ordinance (KLV)</p>

	<b>Choice of deductible<sup>1</sup></b>	<b>Maximum reduction in premium<sup>2</sup></b>	<b>More savings opportunities</b>	
<b>Adults</b>	CHF 300	none	<b>77%</b> Children's discount (ages 0 to 18) <sup>3</sup>	<b>20%</b> Young people's discount (ages 19 to 25)
	CHF 500	CHF 140		
	CHF 1,000	CHF 490	<b>7%</b> Accident exclusion discount (working persons only)	
	CHF 1,500	CHF 840		
	CHF 2,000	CHF 1,190		
	CHF 2,500	CHF 1,540		
<b>Children</b>	CHF 0	none		
	CHF 500	CHF 350		

<sup>1</sup> Once deductible has been met, excess of 10% up to max. CHF 700/year or CHF 350/year for children.

<sup>2</sup> Maximum reduction in premium per year prescribed by law based on the optional deductible.

<sup>3</sup> as of 1 January 2025

# Basic insurance models

## BASIS

Standard model: you decide which doctor you would like to see for each medical concern

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



**Free choice of doctor**

## BeneFit PLUS

### General Practitioner

General practitioner model: in the event of a medical concern, your first port of call is always your GP or group practice

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



**One contact point for all concerns**

Premium reduction	No	Use the premium calculator at <a href="https://helsana.ch">helsana.ch</a> to calculate your
Medical point of contact	You are free to choose a doctor to treat you on a case-by-case basis and consult them directly.	Your medical point of contact is the GP or group practice you choose from our list of doctors.
Benefits	<p><b>Self-determined medical care</b></p> <ul style="list-style-type: none"> <li>– Free choice of doctor at all times</li> <li>– Direct access to specialists for outpatient treatment</li> </ul>	<p><b>Personal support from your GP</b></p> <ul style="list-style-type: none"> <li>– Medical treatment tailored to your personal medical history</li> <li>– Avoid unnecessary multiple examinations</li> </ul>
Obligation	<p>No</p> <p>In the event of a medical problem, you choose the professional to treat you on a case-by-case basis (GP, specialist, chiropractor, etc.).</p>	<p>If you have medical concerns, always contact your chosen GP (or a doctor at your group practice).</p> <p>In consultation with you, your GP or group practice will design a binding course of treatment tailored to your particular condition and medical needs.</p> <p>If necessary, your GP (or your group practice) will refer you to a specialist or hospital.</p>
Ideal for	Individuals who always want complete freedom of choice.	People who value being able to see their GP in person.
Advice line	For medical queries, you can access our free Centre for Telemedicine on 0800 100 008 or online via myHelsana.	
Exceptions under the BeneFit and PREMED-24 models	Insured persons do not have to refer to the first point of contact before gynaecological check-ups, obstetric care, dental treatments or subsequent tests by an ophthalmologist to adjust visual aids.	

## BeneFit PLUS Telmed

Medical advice over the phone:  
The independent Centre for  
Telemedicine will determine  
what treatment you need, if any  
**helsana.ch/telemedicine**



**Free, binding advice**

## BeneFit PLUS Flexmed

You choose the first point of  
contact: GP practice or the  
Centre for Telemedicine  
**helsana.ch/en/bene-  
fit-plus-flexmed**



**24 Medical support  
around the clock**

## PREMED-24

Medical advice over the phone:  
the independent Centre for  
Telemedicine will inform you of  
any treatment  
**helsana.ch/en/premed-24**



**Free, non-binding  
advice**

<b>Premium reduction</b>	Use the premium calculator at <a href="https://helsana.ch">helsana.ch</a> to calculate your premium		
<b>Medical point of contact</b>	Your medical point of contact is a medical professional from the independent Centre for Telemedicine.	After performing an initial assessment using the symptom checker in the Compassana app, <sup>1</sup> select one of the following options: Option 1: your selected general practitioner from our list of doctors, or a group practice. Option 2: the medical professionals at the Centre for Telemedicine.	Following a consultation with the medical professional at the independent Centre for Telemedicine, you are free to choose a doctor to treat you.
<b>Benefits</b>	<b>Medical care by telephone</b> <ul style="list-style-type: none"> <li>– 24-hour medical advice</li> <li>– Accessible from anywhere in Switzerland</li> <li>– Optimum coordination of medical treatment</li> </ul>	<b>Flexible care from your GP and by phone</b> <ul style="list-style-type: none"> <li>– No unnecessary visits to the doctor</li> <li>– Fast medical advice by phone from Medi24</li> </ul>	<b>Medical care by telephone</b> <ul style="list-style-type: none"> <li>– 24-hour medical advice</li> <li>– Initial assessment without any obligation</li> <li>– Avoid unnecessary visits to the doctor</li> </ul>
<b>Obligation</b>	<p>In the event of a medical problem, always call the independent Centre for Telemedicine.</p> <p>In consultation with you, a medical professional or doctor will design a binding course of treatment tailored to your particular condition and medical needs, whether it is home treatment, to visit the doctor or go to hospital.</p> <p>If necessary, a healthcare professional will refer you to a specialist or hospital.</p>	<p>In the case of health problems, always start by using the symptom checker in the Compassana app<sup>1</sup> for an initial medical assessment. You should then contact your selected GP practice, your group practice or the Centre for Telemedicine. In consultation with you, your GP or group practice or the Centre for Telemedicine will design a course of treatment tailored to your particular condition and medical needs.</p> <p>If necessary, you will be referred for further treatment to a specialist or hospital.</p>	<p>If you have medical concerns, always consult the free medical service from Medi24 to receive non-binding advice.</p> <p>If necessary, you can then choose a doctor to go to.</p>
<b>Ideal for</b>	People who would like to benefit from 24/7 medical advice from a central point of contact.	People who want the flexibility to decide whether to seek personal support from their general practitioner or group practice or medical care over the phone– and like using digital channels for administrative tasks. You enjoy access to everything in one place.	People who like to use a medical advice service.
<b>Advice line</b>	<b>0800 800 090</b>	<b>0800 884 040</b>	<b>0800 773 633</b>
<b>Exceptions under the BeneFit and PREMED-24 models</b>	Insured persons do not have to refer to the first point of contact before gynaecological check-ups, obstetric care, dental treatments or subsequent tests by an ophthalmologist to adjust visual aids.		

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Using the symptom checker in Compassana is only mandatory for adults and in cases involving new, acute medical complaints. Children cannot use the symptom checker.





## COMPLETA

All the benefits of TOP and SANA –  
in some cases with higher reimbursements  
[helsana.ch/en/completa](https://helsana.ch/en/completa)

### Contributions towards spectacle lenses

Medication	<b>90% of the costs</b> for medically prescribed medication not covered by statutory health insurance <sup>1</sup> . <b>75% of the costs</b> for complementary medicine recognised by Helsana
Correction of misaligned teeth	<b>75%, max. CHF 10,000/year<sup>1</sup></b> Cost contributions up to age 20 (e.g. braces, wisdom teeth removal), no limit on tax point value
Coverage abroad	<b>Full cover in an emergency<sup>2</sup></b> Payment of costs of treatment abroad for illness requiring emergency treatment, repatriation to Switzerland, rescue services and transportation (social insurance will assume share of costs in excess of CHF 300 within the EU/EFTA or the UK) <b>90%, max. CHF 1,000/year</b> for targeted outpatient medical or medically prescribed treatments
Spectacle lenses and contact lenses	<b>90%, max. CHF 300/year<sup>2</sup></b> Cost contributions towards spectacle lenses and contact lenses
Medical aids and equipment	<b>90%, max. CHF 1,500/year</b> , for medically prescribed aids and equipment such as hearing aids, blood pressure monitors, shoe inserts, etc.
Transportation and rescue in Switzerland	<b>Max. CHF 100,000/year<sup>2</sup></b> Contributions to rescue, recovery and emergency transport in Switzerland
Special forms of treatment	<b>75%, max. CHF 4,500/year<sup>1</sup></b> Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.
Legal expenses cover in health matters and legal expenses cover abroad	<b>Payment of costs up to CHF 250,000/legal case</b> For civil and Internet legal expenses cover, see Helsana Advocare PLUS and Helsana Advocare EXTRA
Outpatient treatment	<b>90%, by non-contract medical practitioners</b> (excluding psychotherapy)
Prevention	<b>90%, max. CHF 750/year<sup>2</sup></b> Contributions to preventive medical care such as vaccinations, cardiovascular check-ups, ultrasound examinations, smoking cessation and examinations for the early detection of cancer
Health promotion	<b>75%, max. CHF 200 per area (CHF 500 for services associated with pregnancy) and calendar year where using recognised service providers:</b> – Fitness (courses and gym memberships) – Back/full-body training – Courses offered by Helsana cooperation partners – Pregnancy
Complementary medicine	<b>Outpatient: 75% of the costs or recognised methods and therapists</b> <b>Inpatient: 100%, max. CHF 5,000/year<sup>1</sup> where using recognised service providers and treatment methods</b> Contributions to cost of complementary medical treatment methods recognised by Helsana, such as osteopathy, kinesiology and medical massage

## COMPLETA PLUS<sup>3</sup>

**Supplement your insurance cover under COMPLETA** with additional benefits and higher cost contributions

[helsana.ch/en/completa-plus](https://helsana.ch/en/completa-plus)

### Contributions for health promotion

– In addition to the COMPLETA benefits, covers **90%, up to a maximum of CHF 1,000/year**, of the excess invoice amount for elective outpatient or medically prescribed treatments

– In addition to the COMPLETA benefits, **90% of the excess invoice amount up to a maximum of CHF 200/year<sup>2</sup>**

– Contributions to costs of spectacle frames, too  
– **100%, max. CHF 500 per eye and calendar year** for laser eye correction<sup>4</sup>

**100%, max. CHF 30,000 per recovery operation** in Switzerland

Excess under COMPLETA equal to 25%

In addition to the COMPLETA benefits: covers 90% of the excess invoice amount up to a maximum of CHF 500/year<sup>1</sup>

– **75%, max. CHF 200/year**, for treatments that exceed the costs of COMPLETA, for all areas combined  
– **75%, max. CHF 100/year** for swimming classes for babies and for children (up to the age of five)

– In addition to the benefits provided under COMPLETA: **15% of the costs, up to CHF 500/year**, for outpatient treatment  
– **75%, max. CHF 500/calendar year** for outpatient treatment by specific therapists and using treatment methods not covered by COMPLETA.

<sup>1</sup> No coverage under basic insurance for this benefit.

<sup>2</sup> Partial coverage under basic insurance for this benefit.

<sup>3</sup> Can only be taken out in combination with COMPLETA.

<sup>4</sup> Waiting period of twelve months from the start of the insurance.

# Suppl. outpatient insurance



## PRIMEO

Benefits of supplementary hospital insurance during outpatient procedures

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



### Free choice of doctor for outpatient procedures

<b>Free choice of doctor</b>	Free choice of doctor for outpatient procedures by a partner recognised by us
<b>Comfort benefits</b>	Private post-op recovery area, meals, drinks, Internet, newspapers, free parking or taxi home from outpatient treatment
<b>Medical innovations</b>	<b>90%, max. CHF 5,000/year</b> Innovative types of treatment and diagnosis, e.g. medical genetic tests and innovative examinations
<b>Overnight stays</b>	<b>Max. CHF 1,200/year, max. CHF 400/treatment</b> for overnight stays that are not medically required
<b>Rooming-in stay for one accompanying person</b>	Accommodation for an accompanying person in connection with an outpatient procedure. <b>CHF 200/procedure up to max. CHF 600/year<sup>1</sup></b>
<b>Household help</b>	<b>Max. CHF 100/day, for up to 30 days/year</b> , for household help following an outpatient procedure <sup>1</sup>
<b>KidsCare</b> (childcare) Insured person: child	<b>40 hours/year</b> Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work <sup>1</sup>
<b>Nanny service</b> (childcare service) Insured person: parent	<b>40 hours/year</b> Parent(s) in hospital: Childcare provided by experienced professionals from Monday to Friday during regular working hours <sup>1</sup>
<b>Pet care</b>	<b>Up to CHF 100/case</b> for pet care (excluding working animals) in connection with an outpatient procedure. <sup>1</sup>
<b>Thermal baths</b>	<b>CHF 20, max. 9 visits /year</b> (within 30 days of the procedure) <sup>1</sup>
<b>Transportation in Switzerland</b>	<b>CHF 500/year</b> e.g. for public transport, taxi, private vehicles to cover return travel in connection with a recognised treatment
<b>Medical checkups</b>	<b>Check-ups. up to max. CHF 1,700 every three years</b> Check-up programmes, e.g. medical check-ups or check-ups in connection with exercise, nutrition or stress reduction
<b>Medical aids and equipment</b>	<b>Max. CHF 5,000/year for the costs</b> of aids and equipment that exceed the benefits covered by basic insurance
<b>Abroad</b>	For elective outpatient treatments in a hospital abroad, following prior cost approval

<sup>1</sup> as of 1 January 2025

### Discounts offered under supplementary outpatient insurance

<p><b>Family discount</b> 5% for two people or more 10% for three people or more</p>	<p><b>Multi-year discount</b> For new customers: 3% for three-year insurance policy</p>
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# Dental insurance

## DENTApus

Your insurance cover for dental treatment

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



Contributions towards dental hygiene work

### Variants

<b>LIGHT</b> <b>75%,</b> <b>max. CHF 300/year</b> No medical examination or dental screening	<b>BRONZE</b> <b>50%,</b> <b>max. CHF 1,000/year</b>
<b>SILVER</b> <b>75%,</b> <b>max. CHF 2,000/year</b>	<b>GOLD</b> <b>75%,</b> <b>max. CHF 3,000/year</b>
<b>COMBI</b> <b>50%. CHF 1,000/year for claims up to CHF 2,000</b> Then 80% of costs exceeding CHF 2,000, unlimited/year	

### Insured benefits

- Dental treatment, e.g. removal of wisdom teeth, root canal treatment, crowns, preventive treatment
- Cavities treatment
- Dental hygiene and check-ups by the dentist
- Correction of misaligned teeth
- Maxillary surgery
- No limit on tax point value (up to the maximum tariff defined by the Swiss Dental Association (SSO))

### Treatment abroad

- Payment of costs:
- If the dentist abroad has equivalent qualifications to those of Swiss dentists
  - Up to the maximum set out in the currently valid scale of fees published by the Swiss Association of Dentists (SSO)

### Worth noting

- No medical examination is necessary for children before their third birthday. No X-rays are necessary for children before their seventh birthday
- For the LIGHT (300) option, policyholders are generally accepted without a medical examination

# Travel insurance

## WORLD

Your supplementary outpatient insurance if you frequently travel abroad

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



Costs covered for treatment abroad

### Emergency Call Centre

24 hours a day, 7 days a week: **+41 58 340 16 11**

### Worldwide cover

WORLD is valid in all countries.

### Medical expenses

Full cost coverage for a maximum of twelve months for emergency treatments abroad (inpatient or outpatient) that exceed the benefits covered by basic insurance

### Travel for visitors

Costs covered for outward and return travel for up to two family members if the insured person has to be hospitalised abroad for more than seven days

### Return travel

**100% of the costs for return travel**, if the requirements are met.

If you are required to return home earlier than planned owing to one of the following events, you will receive the full cost of your return travel:

- A closely related person accompanying you on the trip has to be transported back to Switzerland owing to illness or an accident.
- A closely related person in Switzerland becomes seriously ill, is seriously injured or dies.
- Your property at your place of residence is severely damaged as a result of theft, or because of fire, water or other natural hazards.

If you are a parent and need to be flown back to Switzerland, our emergency call centre will also organise and pay the costs of looking after your underage children who would be required to continue the journey or return home alone.

### Travelling costs

- Up to CHF 500/insured person for expenses arising in connection with the interruption or extension of your trip owing to emergency treatment
- Up to CHF 10,000/person or CHF 20,000/family
- As a proportion of the price of the travel arrangements for the unused part of the journey, if the journey has to be cut short owing to an insured event
- Up to CHF 500 for unforeseen expenses arising in connection with repatriation

### Missing person search

**Up to CHF 10,000/year** for search and recovery costs

### Transport, rescue and repatriation

You receive a reimbursement for the total costs for transportation to the nearest suitable hospital.

### Important

Policyholders are accepted without a risk assessment. However, pre-existing medical conditions are generally not covered. Furthermore, no reimbursement is provided for the costs of treatment for medical conditions or accidents which had already arisen or were known before the start of the insurance cover or the date on which the travel was booked.

# Hospital insurance

## HOSPITAL ECO

General insurance in hospital: 100% of the costs including free choice of hospitals<sup>1</sup>

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



Household help after your hospital stay

## HOSPITAL FLEX

Flexible hospital insurance cover: free choice of ward on a case-by-case basis<sup>2</sup>

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



Private, semi-private or general ward, anywhere in Switzerland<sup>2</sup>

Hospital stays in Switzerland <sup>4</sup>	100% of the costs in a general ward anywhere in Switzerland <sup>1</sup>	Free choice of hospital, ward and doctor anywhere in Switzerland, taking into account the co-payment selected <sup>2</sup> : <b>Hospital Flex 1:</b> – General ward: no co-payment – Semi-private ward: 35% (max. CHF 3,000/year) – Private ward: 50% (max. CHF 9,000/year) <b>Hospital Flex 2:</b> – General ward: no co-payment – Semi-private ward: 20% (max. CHF 2,000/year) – Private ward: 35% (max. CHF 4,000/year)
Room comfort <sup>4</sup>	General ward, multi-bed room anywhere in Switzerland <sup>1</sup>	<b>Free choice of ward<sup>2</sup>:</b> general, semi-private or private ward
Hospital stays abroad	CHF 500/day, for up to 60 days/year, or emergency and planned hospital stays <sup>3</sup>	<b>Hospital Flex 1:</b> CHF 500/day, max. 60 days/year, for emergency or planned <sup>3</sup> hospital stays <b>Hospital Flex 2:</b> CHF 1,000/day, max. 60 days/year, for emergency or planned <sup>3</sup> hospital stays
Free choice of doctor <sup>4</sup>		Free choice of hospital doctor <sup>2</sup> (only applies to stays in a semi-private or private ward)
Lump sum on birth (for outpatient deliveries)		<b>Hospital Flex 1:</b> CHF 500/birth <b>Hospital Flex 2:</b> CHF 1,000 per birth
Rooming-in stay for one accompanying person		Accommodation and meals in hospital for an accompanying person <b>Hospital Flex 1:</b> CHF 50/day, max. 15 days/year <b>Hospital Flex 2:</b> CHF 100/day, max. 15 days/year
Acute and transitional care	CHF 90/day, max. 14 days/year for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home	<b>Supplementary module</b> <b>Option: CHF 100/day, max. 14 days/year</b> (if the FLEX supplementary module is included)
Balneotherapy and convalescent therapy	CHF 30/day, max. 30 days/year, for medically prescribed balneotherapy and convalescent therapies after surgery or illness	<b>Option: CHF 100/day, max. 21 days/year</b> (if the FLEX supplementary module is included)
Household help	CHF 30/day, max. 30 days/year	<b>Option: CHF 50/day, max. 30 days/year</b> (if the FLEX supplementary module is included)
Nanny service (childcare service) Insured person: parent	30 hours/year Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours	<b>Option: 30 hours/year</b> Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours (if the FLEX supplementary module is included)
KidsCare (childcare) Insured person: child	30 hours/year Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work	

<sup>1</sup> Cantonal listed hospital, Helsana KVG contract hospital.

<sup>2</sup> – From doctors and hospitals recognised by Helsana. You can find the list of hospitals without full cost coverage at [helsana.ch/tariffnegotiations](https://helsana.ch/tariffnegotiations).

– Please note that you will have to cover the costs charged by hospitals and doctors not recognised by Helsana.

<sup>3</sup> Submit an application for payment of costs prior to the planned treatment

<sup>4</sup> Maternity: waiting period of 365 days from the start of insurance

### Discounts offered under hospital insurance

**Family discount**  
5% for two people or more  
10% for three people or more

**Multi-year discount**  
For new customers:  
3% for three-year insurance policy

**Hospital deductible**  
Minimum 15% discount with choice of hospital deductibles



## HOSPITAL Semi-Private

Semi-privately insured in hospital: two-bed room and free choice of doctor throughout Switzerland<sup>1</sup>

[helsana.ch/hospital-semi-private](https://helsana.ch/hospital-semi-private)

**2 Stay in a semi-private ward**  
 (two-bed room)

Full cover for a semi-private ward anywhere in Switzerland<sup>1</sup>

**Semi-private ward**, two-bed room anywhere in Switzerland<sup>1</sup>

**CHF 1,500/day** for emergency treatment  
**CHF 1,500/day** with cost approval for targeted treatments<sup>2</sup>

Free choice of hospital doctor<sup>1</sup>

**CHF 1,500**

Accommodation and meals in hospital for an accompanying person **CHF 100/day, max. 15 days/year**

**CHF 120/day, max. 14 days/year**, for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home

**CHF 100/day, max. 21 days/year**, for medically prescribed balneotherapy and convalescent therapies after surgery or illness

**CHF 100/day, max. 30 days/year**

**60 hours/year**

Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours

**60 hours/year**

Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work

Quick initial consultation with a specialist

A second medical opinion from renowned professors in the case of serious illness or after an accident. Medical solutions precisely adapted to your personal requirements

## HOSPITAL Private

Privately insured in hospital: your own room and free choice of doctor throughout Switzerland<sup>1</sup>

[helsana.ch/hospital-private](https://helsana.ch/hospital-private)

**1 Stay in a private ward**  
 (single-bed room)

Full cover for a private ward anywhere in Switzerland<sup>1</sup>

**Private ward**, one-bed room anywhere in Switzerland<sup>1</sup>

**Full cost coverage** for emergency treatment  
**Full cost coverage** with cost approval for targeted treatments<sup>2</sup>

Free choice of hospital doctor<sup>1</sup>

**CHF 3,000**

Accommodation and meals in hospital for an accompanying person **CHF 200/day, max. 15 days/year**

**CHF 240/day, max. 14 days/year**, for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home

**CHF 200/day, max. 21 days/year**, for medically prescribed balneotherapy and convalescent therapies after surgery or illness

**CHF 200/day, max. 30 days/year**

**120 hours/year**

Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours

**120 hours/year**

Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work

Quick initial consultation with a specialist

A second medical opinion from renowned professors in the case of serious illness or after an accident. Medical solutions precisely adapted to your personal requirements

Hospital stays in Switzerland<sup>3</sup>

Room comfort<sup>3</sup>

Hospital stays abroad

Free choice of doctor<sup>3</sup>

Lump sum on birth (for outpatient deliveries)

Rooming-in stay for one accompanying person

Acute and transitional care

Balneotherapy and convalescent therapy

Household help

Nanny service (childcare service)  
 Insured person: parent

KidsCare (childcare)  
 Insured person: child

Fast Track

Expert second opinion

<sup>1</sup> – From doctors and hospitals recognised by Helsana. You can find the list of hospitals without full cost coverage at [helsana.ch/tariffnegotiations](https://helsana.ch/tariffnegotiations).

– Please note that you will have to cover the costs charged by hospitals and doctors not recognised by Helsana.

<sup>2</sup> Submit an application for payment of costs prior to the planned treatment

<sup>3</sup> Maternity: waiting period of 365 days from the start of insurance

# Legal expenses insurance

## Helsana Advocare PLUS<sup>1</sup>

Inexpensive civil and motorists' legal expenses cover

[helsana.ch/en/advocare-plus](https://helsana.ch/en/advocare-plus)



### Europe-wide personal and motorists' legal expenses cover

<b>Insured benefits</b>	Europe-wide insurance for legal cases in civil and motoring law, expert legal advice
<b>Area of application</b>	Europe
<b>Insured sums</b>	Europe: up to CHF 300,000 Legal advice expenses cover up to CHF 300
<b>Choice of lawyer</b>	Free choice of lawyer
<b>Minimum amount in dispute</b>	In some cases CHF 300

#### Civil legal expenses coverage

<b>Insured legal expenses cases</b> (up to max. insured sum)	<ul style="list-style-type: none"> <li>– Enforcement of non-contractual claims for compensation</li> <li>– Criminal defence against an insured person</li> <li>– Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer</li> <li>– Contractual disputes, e.g. related to purchase agreements, travel contracts or orders</li> </ul>
<b>Other insured legal expenses cases</b> (reduced insured sum)	up to CHF 3,000 <ul style="list-style-type: none"> <li>– Disputes with neighbours, e.g. owing to disturbances</li> <li>– Disputes concerning constructions requiring permits, e.g. extensions or conservatories</li> </ul>
<b>Legal advice expenses cover</b>	Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered

#### Motorists' legal expenses cover

<b>Insured legal expenses cases</b>	<ul style="list-style-type: none"> <li>– Enforcement of claims for damage to property, e.g. to your car</li> <li>– Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle (max. CHF 3,000)</li> <li>– The provision of defence in criminal proceedings, e.g. for an unwarranted fine</li> <li>– Representation in administrative proceedings, e.g. following warnings owing to infringements of road traffic regulations</li> </ul>
<b>Insured vehicles</b>	Motor vehicles and watercraft registered under the name of the policyholder
<b>Insured persons and characteristics</b>	<ul style="list-style-type: none"> <li>– Holders or drivers of a motor vehicle or watercraft</li> <li>– Pedestrians, cyclists, moped riders or passengers in any form of transport</li> </ul>

<sup>1</sup> Can be taken out for a reduced price in combination with TOP, COMPLETA or OMNIA

#### Discounts offered under legal expenses insurance

<b>Children up to the age of 18</b> <ul style="list-style-type: none"> <li>– 100% discount with TOP, COMPLETA or OMNIA</li> <li>– 75% discount without TOP, COMPLETA or OMNIA</li> </ul>	<b>Young people aged 19 to 25</b> 50% discount	<b>Adults from the age of 26</b> 25% discount if at least two adults take out Helsana Advocare PLUS/Helsana Advocare EXTRA in the same contract (family contract)
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## Helsana Advocare EXTRA<sup>1</sup>

Global Internet, civil and motorists' legal expenses cover

[helsana.ch/en/advocare-extra](https://helsana.ch/en/advocare-extra)



### Worldwide civil, motorists' and Internet legal expenses cover

<b>Insured benefits</b>	Global insurance for legal cases in civil, motoring and Internet law, expert legal advice
<b>Area of application</b>	Worldwide
<b>Insured sums</b>	Europe: up to CHF 1 million Outside Europe: up to CHF 100,000 Legal advice cover up to CHF 1,000
<b>Choice of lawyer</b>	Free choice of lawyer
<b>Minimum amount in dispute</b>	None

#### Civil legal expenses coverage

<b>Insured legal expenses cases</b> (up to max. insured sum)	<ul style="list-style-type: none"><li>– Enforcement of non-contractual claims for compensation</li><li>– Criminal defence against an insured person</li><li>– Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer</li><li>– Contractual disputes, e.g. related to purchase agreements, online agreements, travel contracts or orders</li></ul>
<b>Other insured legal expenses cases</b> (reduced insured sum)	Up to CHF 10,000 <ul style="list-style-type: none"><li>– Disputes with neighbours, e.g. owing to disturbances</li><li>– Disputes concerning constructions requiring permits, e.g. extensions or conservatories</li><li>– Legal disputes as a landlord against tenants</li><li>– Ownership rights</li><li>– Cases relating to building and planning law</li></ul>
<b>Legal advice expenses cover</b>	Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered

#### Motorists' legal expenses cover

<b>Insured legal expenses cases</b>	<ul style="list-style-type: none"><li>– Enforcement of claims for damage to property, e.g. to your car</li><li>– Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle</li><li>– The provision of defence in criminal proceedings, e.g. for an unwarranted fine</li><li>– Representation in administrative proceedings, e.g. following warnings owing to infringements of road traffic regulations</li></ul>
<b>Insured vehicles</b>	Motor vehicles, watercraft and aircraft registered under the name of the policyholder
<b>Insured persons and characteristics</b>	<ul style="list-style-type: none"><li>– Holders or drivers of a motor vehicle or watercraft</li><li>– Pedestrians, cyclists, moped riders or passengers in any form of transport</li><li>– Holders or pilots of aircraft</li></ul>

#### Internet legal expenses cover

<b>Insured legal expenses cases</b>	Up to CHF 50,000 <ul style="list-style-type: none"><li>– Disputes associated with cyberbullying</li><li>– Disputes where the insured is the victim of a phishing or hacking attack or fraudulent credit card use</li><li>– Disputes resulting from the infringement of copyright, name and trademark rights</li><li>– Property insurance benefits up to CHF 1,000, e.g. compensation in the event of non-delivery or delivery of the wrong items under online agreements or for deletion of Internet content which violates personality rights</li></ul>
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<sup>1</sup> Can be taken out for a reduced price in combination with TOP, COMPLETA or OMNIA

# Long-term care insurance

## CURA

Contributions to nursing home accommodation or household help if care is required

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



**Contributions towards household help or nursing home costs**

Daily allowance	<b>Individual choice of daily allowance:</b> 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	<b>Inpatient:</b> contributions towards accommodation costs as per insured daily allowance. Provides financial relief for the costs of accommodation and meals. <b>Outpatient:</b> 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.
Waiting period	

<sup>1</sup> 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).

## VIVANTE

Long-term care insurance with use of daily allowance at your discretion

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



**Daily allowance may be used at your discretion in the event that long-term care is required**

<b>Individual choice of daily allowance:</b>	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 / Co-payment	Free choice of type of care, whether outpatient or inpatient
Use	How you use the money is entirely at your discretion.
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.
Waiting period	On concluding VIVANTE insurance, an initial waiting period of three years applies in the event of illness.

# 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	<b>Up to 30 days/year</b> 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**

Requirements	<ul style="list-style-type: none"> <li>- You have a degree of incapacity for work of at least 25%.</li> <li>- You have a medical certificate confirming your incapacity for work.</li> <li>- You can prove that you have suffered a loss of income.</li> <li>- You notify us of your incapacity for work within the period specified in the Insurance Conditions.</li> </ul>
Duration of benefits	<b>SALARIA VVG<sup>1</sup></b> 365 or 730 days <b>SALARIA KVG<sup>2</sup></b> 720 days within 900 calendar days
Daily allowance amount	<b>SALARIA VVG<sup>1</sup></b> CHF 10 to CHF 600/day, max. CHF 18,000/month <b>SALARIA KVG<sup>2</sup></b> CHF 10 to CHF 30/day, max. CHF 900/month
Maternity	<b>SALARIA VVG<sup>1</sup></b> none, <b>SALARIA KVG<sup>2</sup></b> 16 weeks
Accident	<b>SALARIA VVG<sup>1</sup> and SALARIA KVG<sup>2</sup></b> Can be included
Waiting periods	<b>SALARIA VVG<sup>1</sup></b> 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days <b>SALARIA KVG<sup>2</sup></b> 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

# Capital insurance



## PREVEA

Lump-sum benefit in the event of disability or death caused by an accident or illness

[helsana.ch/en/prevea-accident](https://helsana.ch/en/prevea-accident)

[helsana.ch/prevea-illness](https://helsana.ch/prevea-illness)

### Financial protection in the event of disability

	PREVEA Accident	PREVEA Illness
Lump-sum payment	Lump-sum payment in the event of disability or death <b>caused by an accident</b> , irrespective of other insurance policies	Lump-sum payment in the event of disability or death caused by <b>illness</b> , irrespective of other insurance policies
Insured sums	Free choice of insured sum in increments of CHF 10 000  Up to CHF 300,000 (with progression up to 350%; max. CHF 1,050,000)	Ages 0–20: up to CHF 300,000 Age 21+: up to CHF 500,000
Combination option	PREVEA Accident and PREVEA Illness may be concluded <b>individually or in combination</b> .	
Freely usable	In the event of <b>disability</b> : e.g. for additional medical measures, professional integration measures or alterations to your house or apartment. In the event of <b>death</b> : e.g. to ensure family care and household help, or to pay costs which are not covered that may arise as a result of death.	
No long-term Obligation	Cancellation of PREVEA Accident and PREVEA Illness <b>at any time</b> (notice period of three months to the end of any month)	
Additional benefits	<p><b>Mobility:</b> Helsana contributes to the cost of journeys taken in Switzerland on public transport or by taxi up to CHF 1,000/year (max. CHF 5,000/claim).</p> <p><b>Retraining costs:</b> payment of costs for professional retraining required because of an accident up to max. 10% of the insured DI sum (without progression).</p> <p><b>Other co-payments:</b> contributions to accident-related rescue, recovery, travel or transport costs, transport of human remains and burial costs as well as benefits for damage to property, medical aids and home care in accordance with the standards and rates of compulsory accident insurance.</p> <p><b>Premium waiver:</b> in the event of the death or disability of a person with an obligation to provide support, Helsana covers the insurance premiums for PREVEA Accident for children up to the age of 18.</p>	No

**We are here to help you.**

Helsana Group  
0844 80 81 82  
helsana.ch/en/contact  
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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