

# Our insurance products and benefits in detail



2022/2023 edition

**Helsana**  
Committed to life.

## We are there for you.

Your health is important to us. We're there by your side when you need us. Any time, any place. Helping you stay healthy. So that you recover quickly. Or so you 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 **two million other customers** benefit not only from numerous forms of insurance 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 programmer** 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 there for you. Throughout your life.**

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# An overview of health insurance

The key facts and differences between basic and supplementary insurance in summary.

## Basic insurance

Covers essential medical needs.



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

Are you in need of medication, visiting a doctor or going to hospital? Then you have to contribute to part of these costs. Each year you can choose the amount of your deductible. The greater the deductible, the lower your insurance premium. Once your chosen amount has been exceeded for the year, we assume 90% of all 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 under 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.

# Basic insurance

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

|  |   |
|--|---|
| <b>Outpatient treatment</b>                | <p><b>Full cover throughout Switzerland</b><br/>This is subject to the condition that treatment is prescribed by a doctor and listed in the benefits catalogue of the basic insurance</p> <p><b>Outpatient treatment</b><br/>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><br/>Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), medical traditional homoeopathy and phytotherapy</p> |
| <b>Prevention</b>                          | <p><b>Throughout Switzerland, if prescribed by a doctor, according to agreed rates</b><br/>We reimburse the costs of certain examinations for the early detection of illnesses and of preventive measures (e.g. vaccinations)</p>   |
| <b>Medicines</b>                           | <p><b>Medication on the specialities list</b><br/>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 agreed rates</b><br/>Benefits for accident-related tooth damage (if accident cover is included), serious diseases of the masticatory system and serious general illness</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><br/>– 50% up to CHF 500/year for transportation<br/>– 50% up to CHF 5,000/year for rescue operations</p>  |
| <b>Coverage abroad</b>                     | <p><b>Emergency treatment (outpatient and inpatient) during temporary stays abroad</b><br/>– EU/EFTA countries: benefits in accordance with the social tariff schedule of the country of temporary residence<br/>– 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)<br/>– Two ultrasound examinations<br/>– Three breastfeeding guidance sessions<br/>– CHF 150/year for birth preparation classes or for a consultation with the midwife<br/>– 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><br/>Inpatient treatment: throughout Switzerland on the general ward of a listed hospital, up to a maximum of the tariff in the canton of residence</p>  |
| <b>Spa treatment</b>                       | <p>You receive <b>CHF 10/day</b> for up to 21 days/calendar year for spa treatments in recognised therapeutic spas in Switzerland, if medically required and prescribed by a doctor</p>   |
| <b>Nursing home</b>                        | <p><b>Healthcare in recognised nursing homes</b><br/>Co-payment according to the Health Insurance Benefits Ordinance (KLV)</p>  |

|                 | <b>Choice of deductible*</b> | <b>Maximum premium reduction**</b> |
|-----------------|------------------------------|------------------------------------|
| <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                            |

### More savings opportunities

**75%**  
Children's discount (ages 0 to 18), first and second child

**90%**  
Children's discount (ages 0 to 18), from third child

**at least 20%**  
Young people's discount (ages 19 to 25)

**7%**  
Accident exclusion discount (working persons only)

\* Once your 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.

# 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
- ✓ Direct access to specialists

## 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
- ✓ Discount of at least 10% on your insurance premium\*

|   |   |  |
|---|---|--|
| Premium reduction                                 | None  | 10%, 12%, 14% or 16% discount on your insurance premium depending on the service provider. The discounts shown for GP practices and group practices are valid from 1 January 2023.   |
| 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  | <b>Self-determined medical care</b> <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> | <b>Personal care from your GP</b> <ul style="list-style-type: none"> <li>– Medical treatment tailored to your personal medical history</li> <li>– Avoid unnecessary repeat examinations</li> </ul>   |
| Obligation  | None<br><br>In the event of a medical problem, you choose the professional to treat you on a case-by-case basis (GP, specialist, chiropractor, etc.).                                       | In the event of a medical problem, your first port of call is always your chosen GP (or a doctor at your group practice). In the BeneFit PLUS General Practitioner model, you can also select a Medbase medical centre as your first port of call for medical matters. This means that you can receive medical support in Medbase medical centres or Medbase pharmacies anywhere in German-speaking Switzerland.<br><br>In consultation with you, your GP or group practice will design a binding course of treatment tailored to your particular condition and medical needs.<br><br>If necessary, your GP (or your group practice) will refer you to a specialist or hospital. |
| Ideal for   | Individuals who always want complete freedom of choice  | Individuals who value being able to see their GP in person   |
| Advice line                                       | For medical queries you can access our free advisory service Medi24 on 0800 100 008 or online via myHelsana.  | For medical queries you can access our free advisory service Medi24 on 0800 100 008 or online via myHelsana.   |
| Exceptions under the BeneFit and PREMED-24 models |   | Emergencies, travel abroad, gynaecological check-ups, obstetric care, follow-up adjustments for glasses/contact lenses, dental treatments  |

\* 10%, 12% or 16% discount on your insurance premium depending on the service provider. The discounts shown for GP practices and group practices are valid from 1 January 2023.

## BeneFit PLUS Telmed

Medical advice over the phone: a doctor will determine what treatment you need, if any.

[helsana.ch/telemedecine](https://helsana.ch/telemedecine)

- ✓ Free, binding advice
- ✓ Medical support around the clock
- ✓ 15% discount on your insurance premium

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15%

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Your medical point of contact is a medical professional from the independent Centre for Telemedicine.

### Medical care by telephone

- 24-hour medical advice
- Accessible from anywhere in Switzerland
- Optimum coordination of medical treatment

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In the event of a medical problem, always call the independent Centre for Telemedicine.

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.

If necessary, the medical professional will refer you to a specialist or hospital.

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People who would like to benefit from 24/7 medical advice from a central point of contact

**0800 800 090**

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Emergencies, travel abroad, gynaecological check-ups, obstetric care, follow-up adjustments for glasses/contact lenses

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## PREMED-24

Medical advice over the phone: a doctor will tell you what treatment you need, if any.

[helsana.ch/en/premed-24](https://helsana.ch/en/premed-24)

- ✓ Free, non-binding advice
- ✓ Medical support around the clock
- ✓ 8% discount on your insurance premium

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8%

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After receiving medical advice from Medi24 you are free to choose a doctor to treat you.

### Medical care by telephone

- 24-hour medical advice
- Initial assessment without any obligation
- Avoid unnecessary visits to the doctor

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In the event of a medical problem, always consult the free medical advice from Medi24 to receive non-binding advice.

If necessary, you can make an appointment with a doctor of your choice afterwards.

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Individuals who like to use a medical advice service

**0800 773 633**

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Emergencies, travel abroad, gynaecological check-ups, obstetric care, follow-up adjustments for glasses/contact lenses, dental treatments

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# Supplementary outpatient insurance

## TOP

Your supplement to basic insurance: key outpatient benefits are covered.

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

- ✓ CHF 150 per year towards spectacle lenses and contact lenses
- ✓ Contributions towards emergency treatments abroad
- ✓ Contributions towards ambulance costs in Switzerland and abroad

## SANA

Your extra cover: outpatient benefits and alternative treatments are covered.

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

- ✓ Contributions towards complementary medicine
- ✓ Contributions towards preventive measures
- ✓ Contributions towards health promotion and fitness

| Outpatient treatment   |  |   |
|--|--|---|
| Coverage abroad  | <b>Full cover in an emergency*</b><br>Payment of costs of treatment abroad for illness requiring emergency treatment, repatriation to Switzerland, rescue services and transportation. Planned treatments are not covered. |   |
| Spectacle lenses and contact lenses                          | <b>90%, max. CHF 150/year*</b><br>Contributions to spectacle lenses, contact lenses and visual aids  |   |
| Medicines  | <b>90% of the costs</b> for medically prescribed medication not covered by statutory health insurance**  | <b>75% of the costs</b> for complementary medicine  |
| Medical aids and equipment                                   | <b>90%, max. CHF 1,000/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*</b><br>Contributions to rescue, recovery and emergency transport in Switzerland  |   |
| Special forms of treatment                                   | <b>75%, max. CHF 3,000/year**</b><br>Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.  |   |
| Correction of misaligned teeth                               | <b>75%, max. CHF 10,000/year**</b><br>Cost contributions up to age 20 (e.g. braces, wisdom teeth removal), no limit on tax point value   |   |
| Legal expenses cover in health matters and for travel abroad | <b>Payment of costs up to CHF 250,000/legal case</b><br>For civil and internet legal expenses cover, see Helsana Advocare PLUS and Helsana Advocare EXTRA  |   |
| Prevention   |  | <b>75%, max. CHF 500/year*</b><br>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><br>– Fitness (courses and gym memberships)<br>– Back/full-body training<br>– Courses offered by Helsana cooperation partners<br>– Pregnancy |
| Complementary medicine                                       |  | <b>Outpatient: 75% of costs</b><br><b>Inpatient: 100 %, max. CHF 5,000/year* where using recognised service providers</b><br>Contributions to alternative remedies and treatment methods recognised by Helsana, if medically necessary, such as osteopathy, kinesiology, medical massage  |

\* Partial coverage under basic insurance for this benefit.  
 \*\* No coverage under basic insurance for this benefit.  
 \*\*\* Can only be taken out in combination with COMPLETA,  
 \*\*\*\* Waiting period of six months from the start of the insurance



## COMPLETA

All the benefits of TOP and SANA with higher compensation in some cases.

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

- ✓ CHF 300 per year towards spectacle lenses and contact lenses
- ✓ Contributions towards preventive measures
- ✓ Contributions towards complementary medicine

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90%, by non-contract medical practitioners (excluding psychotherapy)

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**Full cover in an emergency\*** 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 in EU/EFTA) **90%, max. CHF 1,000/year** for elective outpatient medical or medically prescribed treatments

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**90%, max. CHF 300/year\***  
Contributions to spectacle lenses, contact lenses, visual aids

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**90% of the costs** for medically prescribed medication not covered by statutory health insurance\*\*  
**75% of the costs** for complementary medicine

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**90%, max. up to CHF 1,500/year** for medically prescribed aids and equipment such as hearing aids, blood pressure monitors, shoe inserts, etc.

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**Max. CHF 100,000/year\***  
Contributions to rescue, recovery and emergency transport in Switzerland

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**75%, max. CHF 4,500/year\*\***  
Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.

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**75%, max. CHF 10,000/year\*\***  
Cost contributions up to age 20 (e.g. braces, wisdom teeth removal), no limit on tax point value

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**Payment of costs up to CHF 250,000/legal case**  
For civil and internet legal expenses cover, see Helsana Advocare PLUS and Helsana Advocare EXTRA

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**90%, max. CHF 750/year\***  
Contributions to preventive medical care such as vaccinations, cardiovascular check-ups, ultrasound examinations, smoking cessation and examinations for the early detection of cancer

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**75% max. CHF 200 per area (CHF 500 for services associated with pregnancy) and calendar year where using recognised service providers:**  
– Fitness (courses and gym memberships)  
– Back/full-body training  
– Courses offered by Helsana cooperation partners  
– Pregnancy

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**Outpatient: 75% of costs**  
**Inpatient: 100%, max. CHF 5000/year\* where using recognised service providers**  
Contributions to alternative remedies and treatment methods recognised by Helsana, such as osteopathy, kinesiology, medical massage

## COMPLETA EXTRA\*\*\*

Expand the insurance cover of COMPLETA to include extra benefits and higher contributions.

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

- ✓ CHF 300 per year towards spectacle lenses, frames and contact lenses
- ✓ Contributions towards health promotion
- ✓ Contributions towards complementary medicine

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**100%, max. CHF 4,000/year** for elective outpatient or medically prescribed treatments

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– **100%, max. CHF 300/year\*** Cost contributions for spectacle lenses and frames, contact lenses and visual aids  
– **100%, max. CHF 750/eye and calendar year** for laser eye correction\*\*\*\*

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**100%, max. CHF 30,000/search and recovery operation** in Switzerland

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**100% of the COMPLETA excess**

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**100%, max. CHF 500/year\***

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– **100%, max. CHF 800/year** for treatments that exceed the costs of COMPLETA  
– **CHF 200/year** for membership fees for selected sporting clubs  
– **CHF 200/year** for overseas fitness centres that are not on the Helsana list

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– **100% of costs** for outpatient treatments that exceed the COMPLETA benefits  
– **75%, max. CHF 750/calendar year** for specific therapists and treatment methods not covered by COMPLETA.  
– **75%, max. CHF 750/calendar year** for overseas treatments provided by non-recognised therapists, provided the method is recognised by Helsana

### Discounts offered under supplementary outpatient insurance

Family discount: 5% for two people, 10% for three people or more / Multi-year discount: three-year contract 3% for new customers

# Supplementary outpatient insurance

## PRIMEO

The advantages of supplementary hospital insurance in outpatient procedures.

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

- ✓ Free choice of doctor for outpatient procedures
- ✓ More comfort and better service for outpatient procedures
- ✓ Contributions towards medical innovations

|                       |   |
|-----------------------|---|
| Free choice of doctor | Free choice of doctor for outpatient procedures in recognised institutions  |
| Comfort benefits      | Private recovery area, meals, drinks, internet, newspapers, free parking or taxi home for outpatient treatments   |
| Overnight stays       | Max. CHF 1,200/year, max. CHF 400/treatment for overnight stays that are not medically indicated  |
| Treatment abroad      | For elective outpatient treatment in hospital, as per cost approval   |
| Aids and equipment    | <b>Max. CHF 5,000/year for the costs</b> of aids and equipment that exceed the benefits covered by basic insurance  |
| Transport             | <b>CHF 500/year</b> e.g. for public transport, taxi, private vehicles   |
| Innovations           | <b>90%, max. CHF 5,000/year</b><br>Innovative types of treatment and diagnosis, e.g. various genetic tests  |
| Medical check-ups     | <b>Check-ups: up to max. CHF 1,700 every three years</b><br>Various check-up programmes, e.g. medical check-ups or check-ups in connection with exercise, nutrition or stress reduction |

### Discounts offered under supplementary outpatient insurance

Family discount: 5% for two people, 10% for three people or more  
Multi-year discount: three-year contract 3% for new customers

# Dental insurance

## DENTApus

Your insurance cover for dental treatment

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

- ✓ Contributions towards dental treatments
- ✓ Contributions towards orthodontics and maxillary surgery
- ✓ Contributions towards dental hygiene

### LIGHT option

**75%, max. CHF 300/year**  
No medical examination or dental screening

### BRONZE option

**50%, max. CHF 1,000/year**

### SILVER OPTION

**75%, max. CHF 2,000/year**

### GOLD option

**75%, max. CHF 3,000/year**

### COMBI OPTION

**50%, max. CHF 1,000/year for claims up to CHF 2,000**, then 80% of costs exceeding CHF 2,000, unlimited/year

|                  |  |
|------------------|--|
| Insured benefits | <ul style="list-style-type: none"> <li>- Dental treatment, e.g. removal of wisdom teeth, root canal treatment, crowns, preventive treatment</li> <li>- Cavities treatment</li> <li>- Dental hygiene and check-ups by the dentist</li> <li>- Correction of misaligned teeth</li> <li>- Maxillary surgery</li> <li>- No limit on tax point value (max. maximum tariff according to the Swiss Dentists' Society (SSO))</li> </ul> |
| Treatment abroad | <p>Payment of costs:</p> <ul style="list-style-type: none"> <li>- If the foreign dentist has equivalent qualifications to those of Swiss dentists</li> <li>- Up to the maximum set out in the currently valid scale of fees published by the Swiss Association of Dentists (SSO)</li> </ul>  |
| Worth noting     | <ul style="list-style-type: none"> <li>- No medical examination is necessary for children before their third birthday and no X-rays are required for children before their seventh birthday</li> <li>- For the Light (300) option, policyholders are generally accepted without a medical examination</li> </ul>   |

# 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**
- ✓ **Payment of costs and organisation of return travel**
- ✓ **Can only be taken out in combination with basic insurance**

|   |   |
|---|---|
| <b>Emergency call centre</b>              | 24 hours a day, seven days a week: <b>+41 58 340 16 11</b>  |
| <b>Worldwide cover</b>                    | WORLD is valid in all countries.  |
| <b>Treatment costs</b>                    | Full cost coverage for a maximum of twelve months for emergency treatments abroad (inpatient or outpatient) that exceed the cover provided by basic insurance   |
| <b>Travel for visitors</b>                | 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   |
| <b>Return travel</b>                      | <p><b>100% of the costs for return travel</b>, if the requirements are met.</p> <p>If you are required to return home earlier than planned due to one of the following events, you will receive the full cost of your return travel:</p> <ul style="list-style-type: none"><li>– A closely related person accompanying you on the trip has to be transported back to Switzerland due to illness or an accident.</li><li>– A closely related person in Switzerland becomes seriously ill, is seriously injured or dies.</li><li>– Your property at your place of residence is severely damaged as a result of theft, or because of fire, water or other natural hazards.</li></ul> <p>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.</p> |
| <b>Travel costs</b>                       | <ul style="list-style-type: none"><li>– Up to CHF 500/insured person for expenses arising in connection with the interruption or extension of your trip due to emergency treatment</li><li>– Up to CHF 10,000/person or CHF 20,000/family</li><li>– 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 due to an insured event</li><li>– Up to CHF 500 for unforeseen expenses arising in connection with repatriation</li></ul>  |
| <b>Missing person search</b>              | <b>Up to CHF 10,000/year</b> for search and recovery costs  |
| <b>Transport, rescue and repatriation</b> | You receive the total cost of transportation to the nearest suitable hospital and to your place of residence.   |
| <b>Important</b>                          | Policyholders are accepted without a risk assessment, but pre-existing conditions are generally not covered by the insurance; no benefits are provided for conditions or events which had already arisen or were known before the commencement of the insurance cover or the date on which the travel booking was made.   |

# Hospital insurance

## HOSPITAL ECO

General insurance in hospital: 100% of costs incl. free choice of hospital.\*\*

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

✓ Stay in a general ward (multi-bed room)

## HOSPITAL Semi-Private

Semi-private insurance in hospital: two-bed room and free choice of doctor throughout Switzerland.\*

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

✓ Stay in a semi-private ward (two-bed room)  
 ✓ Free choice of doctor throughout Switzerland  
 ✓ Entitlement to an expert second opinion

|  |  |  |
|--|--|--|
| Hospital stays in Switzerland                            | 100% of the costs in a general ward anywhere in Switzerland**  | Full cover for a semi-private ward anywhere in Switzerland*  |
| Room comfort   | General ward, multi-bed room anywhere in Switzerland**   | Semi-private ward, two-bed room anywhere in Switzerland*   |
| Hospital stays abroad                                    | CHF 500/day for up to 60 days/year for emergency and planned hospital stays  | CHF 1,500/day, for emergency treatment<br>CHF 1,500/day, with cost approval for elective treatments  |
| Free choice of doctor                                    |  | Free choice of hospital doctor*  |
| Lump sum on birth (for outpatient deliveries)            |  | CHF 1,500  |
| Rooming-in stay for one accompanying person              |  | Accommodation and meals in hospital for an accompanying person 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          | CHF 120/day, max. 14 days/year for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home                                       |
| Spa and convalescent therapies                           | CHF 30/day, max. 30 days/year for medically prescribed spa and convalescent therapies after surgery or illness                             | CHF 100/day, max. 21 days/year for medically prescribed spa and convalescent therapies after surgery or illness  |
| Household help   | CHF 30/day, max. 30 days/year  | CHF 100/day, max. 30 days/year   |
| Nanny service (childcare service) Insured person: parent | 30 hours/year<br>Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours | 60 hours/year<br>Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours                               |
| KidsCare (childcare) Insured person: child               | 30 hours/year<br>Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work                    | 60 hours/year<br>Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work  |
| Fast track   |  | Quick initial consultation with a specialist   |
| Expert second opinion                                    |  | 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 |

\* – 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.

\*\* Cantonal listed hospital, Helsana KVG contract hospital.

## HOSPITAL Private

Private insurance in hospital: single-bed room and free choice of doctor throughout Switzerland.\*

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

- ✓ **Stay in a private ward (single-bed room)**
- ✓ **Free choice of doctor throughout Switzerland**
- ✓ **Entitlement to an expert second opinion**

Full cover for a private ward anywhere in Switzerland\*

**Private ward**, one-bed room anywhere in Switzerland\*

**Full cost coverage** for emergency treatments  
**Full cost coverage** with cost ap-approval for elective treatments

Free choice of hospital doctor\*

**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 spa 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 FLEX

Flexible insurance in hospital: free choice of ward on a case-by-case basis.\*\*

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

- ✓ **Free choice of hospital throughout Switzerland**
- ✓ **Free choice of ward**
- ✓ **Free choice of doctor in semi-private and private wards**

Free choice of hospital, ward and doctor anywhere in Switzerland taking into account the co-payment selected\*\*:

**Hospital Flex 1:**

- General ward: no co-payment
- Semi-private ward: 35% (max. CHF 3,000/year)
- Private ward: 50% (max. CHF 9,000/year)

**Hospital Flex 2:**

- General ward: no co-payment
- Semi-private ward: 20% (max. CHF 2,000/year)
- Private ward: 35% (max. CHF 4,000/year)

**Free choice of ward\*\*:** general, semi-private or private ward

**Hospital Flex 1:** CHF 500/day, max. 60 days/year for emergency or planned hospital stays

**Hospital Flex 2:** CHF 1,000/day, max. 60 days/year for emergency or planned hospital stays

Free choice of hospital doctor (only applies to stays in a semi-private or private ward)

**Hospital Flex 1:** CHF 500/birth

**Hospital Flex 2:** CHF 1,000/birth

Accommodation and meals in hospital for an accompanying person **Hospital Flex 1:** CHF 50/day, max. 15 days/year

**Hospital Flex 2:** CHF 100/day, max. 15 days/year

### Supplementary module

**Option: CHF 100/day, max. 14 days/year**  
(if the FLEX supplementary module is included)

**Option: CHF 100/day, max. 21 days/year**  
(if the FLEX supplementary module is included)

**Option: CHF 50/day, max. 30 days/year**  
(if the FLEX supplementary module is included)

**Option: 30 hours/year**

Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours (if the FLEX supplementary module is included)

### Discounts offered under 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 deductible: minimum 15% discount with choice of hospital deductibles

# Legal expenses insurance

## Helsana Advocare PLUS\*

Cost-effective legal expenses insurance for civil and motoring law.

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

- ✓ Europe-wide motorists' legal expenses cover
- ✓ Europe-wide civil legal expenses cover

|  |   |
|--|---|
| <b>Insured benefits</b>  | Europe-wide insurance for legal cases in civil and motoring law, expert legal advice  |
| <b>Scope</b>   | Europe  |
| <b>Insured sums</b>  | Europe: up to CHF 300,000<br>Legal advice 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   |
| <b>Discounts</b>   | Free for children and young people up to the age of 18<br>50% discount for young people aged between 19 and 25<br>Partner discount of 25% possible from the age of 26   |
| <b>Insured legal expenses cases</b><br>(up to max. insured sum)    | <p><b>Civil legal expenses cover</b></p> <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><br>(reduced insured sum) | <p>Up to CHF 3,000</p> <ul style="list-style-type: none"> <li>– Disputes with neighbours, e.g. due 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   |
| <b>Insured legal expenses cases</b>                                | <p><b>Motorists' legal expenses cover</b></p> <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 due 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>   |

\* Can only be taken out in combination with TOP, COMPLETA or OMNIA.

## Helsana Advocare EXTRA\*

Worldwide internet, civil and motorists' legal expenses insurance

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

- ✓ **Worldwide motorists' legal expenses cover**
- ✓ **Worldwide civil legal expenses cover**
- ✓ **Worldwide internet legal expenses cover**

|  |   |
|--|---|
| <b>Insured benefits</b>  | Global insurance for legal cases in civil, motoring and internet law, expert legal advice   |
| <b>Scope</b>   | Worldwide   |
| <b>Insured sums</b>  | Europe: up to CHF 1 million<br>Outside Europe: up to CHF 100,000<br>Legal advice cover up to CHF 1,000  |
| <b>Choice of lawyer</b>  | Free choice of lawyer   |
| <b>Minimum amount in dispute</b>                                   | None  |
| <b>Discounts</b>   | Free for children and young people up to the age of 18<br>50% discount for young people aged between 19 and 25<br>Partner discount of 25% possible from the age of 26   |
| <b>Civil legal expenses cover</b>                                  |   |
| <b>Insured legal expenses cases</b><br>(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 contracts, travel contracts and orders</li> </ul>  |
| <b>Other insured legal expenses cases</b><br>(reduced insured sum) | <p>Up to CHF 10,000</p> <ul style="list-style-type: none"> <li>– Disputes with neighbours, e.g. due 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   |
| <b>Motorists' legal expenses cover</b>                             |   |
| <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 due 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>  |
| <b>Internet legal expenses cover</b>                               |   |
| <b>Insured legal expenses cases</b>                                | <p>Up to CHF 50,000</p> <ul style="list-style-type: none"> <li>– Disputes arising from cyber bullying</li> <li>– Disputes where the insured is the victim of a phishing or hacking attack or fraudulent credit card use</li> <li>– Disputes arising from the violation of personality rights and copyright</li> <li>– Property insurance benefits up to CHF 1,000, e.g. damages arising from non-delivery or incorrect delivery under online contracts or for the removal of slanderous internet content</li> </ul> |

\* Can only be taken out in combination with TOP, COMPLETA or OMNIA.



# Long-term care insurance

## CURA

Contributions towards nursing home accommodation costs or household help if you require care.

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

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

|   |   |
|---|---|
| Daily allowance                           | <b>Individual choice of daily allowance:</b><br>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/<br>co-payment of<br>costs | <b>Inpatient:</b> contributions towards accommodation costs as per insured daily allowance. Provides financial relief for the costs of accommodation and meals.<br><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.   |

## 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
- ✓ Entry-age premium (premium level remains the same throughout the entire term of the insurance)
- ✓ No waiting period

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

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

# Daily allowance

## HOSPITAL EXTRA

Hospital daily allowance to cover extra costs during hospital stays.

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

- ✓ Daily allowance payments during hospital stay
- ✓ Choice of daily allowance
- ✓ No waiting period

|                               |  |
|-------------------------------|--|
| <b>Requirements</b>           | The inpatient stay takes place in a hospital that is listed on the cantonal hospital lists or on our list of KVG contract hospitals. |
| <b>Duration of benefits</b>   | <b>Up to 30 days/year</b><br>The HOSPITAL EXTRA daily allowance is paid out irrespective of other existing insurance policies.       |
| <b>Daily allowance amount</b> | CHF 50, 100, 150, 200 or max. 300/day  |
| <b>Maternity</b>              | The benefits are automatically covered by the insurance in the event of pregnancy.   |
| <b>Accident</b>               | The benefits are automatically covered by the insurance in the event of an accident.   |
| <b>Waiting periods</b>        | No waiting period (protection period for maternity benefits: 365 days)   |

## SALARIA

Your 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
- ✓ Choice of daily allowance
- ✓ Choice of waiting period

|                               |  |
|-------------------------------|--|
| <b>Requirements</b>           | <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> |
| <b>Duration of benefits</b>   | <b>SALARIA VVG*</b> 365 or 730 days<br><b>SALARIA KVG**</b> 720 days within 900 calendar days  |
| <b>Daily allowance amount</b> | <b>SALARIA VVG*</b> CHF 10 to CHF 600/day, max. CHF 18,000/month<br><b>SALARIA KVG**</b> CHF 10 to CHF 30/day, max. CHF 900/month  |
| <b>Maternity</b>              | <b>SALARIA VVG*</b> None<br><b>SALARIA KVG **</b> 16 weeks   |
| <b>Accident</b>               | <b>SALARIA VVG*</b> Can be included<br><b>SALARIA KVG**</b> Can be included  |
| <b>Waiting periods</b>        | <b>SALARIA VVG*</b> 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days<br><b>SALARIA KVG**</b> 0, 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days   |

\* Federal Insurance Policies Act

\*\* Federal Health Insurance Act

# Capital insurance

## PREVEA

Lump-sum payment in the event of disability or death by illness or accident.

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

- ✓ Financial protection in the event of disability
- ✓ Financial protection for your relatives in the event of your death
- ✓ Choice of individual insured sums

|                         | PREVEA Accident  | PREVEA Illness  |
|-------------------------|--|---|
| Lump-sum payment        | Lump-sum payment in the event of disability or death caused by an <b>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. |
| Payment                 | Free choice of insured sum in increments of CHF 10 000.<br>up to CHF 300,000<br>(with progression up to 350%; max. CHF 1,050,000)  | ages 0–20: up to CHF 300,000<br>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<br>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)  |   |
| Co-payments             | <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> | None  |

# 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 Telemedicine

Access to medical care by telephone around the clock

### Min. 10% discount\*

#### BeneFit PLUS General Practitioner

Coordination of medical treatment by the selected GP practice or group practice

### 8% discount

#### PREMED-24

Free medical advice before any visit to the doctor

|                 | Choice of deductible** | Maximum premium reduction*** |
|-----------------|------------------------|------------------------------|
| <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                      |

\* 10%, 12%, 14% or 16% discount on your insurance premium depending on the service provider. The discounts shown for GP practices and group practices are valid from 1 January 2023.

\*\* Once your 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.

### More savings opportunities

#### 75%

Children's discount (ages 0 to 18), first and second child

#### 90%

Children's discount (ages 0 to 18), from third child

#### At least 20%

Young people's discount (ages 19 to 25)

#### 7%

Accident exclusion discount (working persons only)

## 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 discount 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)

## We are there for you.

Helsana Group  
0844 80 81 82  
[helsana.ch/en/contact](https://helsana.ch/en/contact)  
[helsana.ch/locations](https://helsana.ch/locations)

## Awarded top marks.



**COMPLETA** from Helsana scored highest on scope of benefits. moneyland.ch is the independent comparison service for insurers and banks.



Insurance premium prices and benefits are subject to constant testing by the Vermögenszentrum. The Helsana supplementary insurance products **COMPLETA, TOP and SANA** have been given a rating of "above average".