



# Cross-border commuter insurance

## Committed to your insurance protection.

Sometimes, the boundary between your professional and private life can become blurred. Or, if you commute to work from abroad, the boundary may be the border crossing between your home and work place. Helsana offers an insurance solution for cross-border commuters, to ensure that you are protected no matter which side of the border you're on. When you take out compulsory basic insurance,

you always have free choice of doctors and hospitals. You can also decide on a case-by-case basis whether you want to be treated in Switzerland or in the country in which you live. And with the BASIS model, you benefit from many additional free services and attractive preferential conditions with various partner companies.

**Helsana**  
Committed to life.

# Products for cross-border commuters

Do you live in an EU/EFTA country and receive a salary in Switzerland? Then you are considered a cross-border commuter. We offer you and your non-employed family members BASIS basic insurance for this purpose.



**Choose to receive treatments in Switzerland or in your country of residence**



**Free choice of doctor for outpatient treatments**



**Direct access to specialists**

<b>Coverage abroad</b>	<b>Emergency treatment during temporary stays abroad</b> – EU/EFTA states: relevant social tariff – All other countries: up to twice the insured amount in Switzerland
<b>Medically necessary rescue operations and transport</b>	<b>Costs covered for transportation and rescue operations</b> – 50% up to CHF 500 per year for transportation – 50% up to CHF 5,000 per year for rescue operations
<b>Spa treatment</b>	You receive <b>CHF 10 per day</b> for up to <b>21 days/calendar year</b> for spa treatments at recognised therapeutic spas in Switzerland
<b>Medicines</b>	<b>Medication on the specialities list</b> You receive the costs of medically prescribed medication on the specialities list
<b>Hospital stays in Switzerland</b>	<b>Inpatient treatment:</b> throughout Switzerland on the general ward of any hospital on the cantonal list of hospitals, up to a maximum of the tariff in the canton of employment
<b>Outpatient treatment</b>	<b>Full cover throughout Switzerland:</b> this is subject to the condition that treatment is prescribed by a doctor and listed in the benefits catalogue of the basic insurance <b>Outpatient treatment:</b> provided by licensed medical practitioners, chiropractors or medical support staff; a maximum tariff is applicable
<b>Complementary medicine</b>	<b>Carried out by licensed medical practitioners with the appropriate further training</b> Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), medical traditional homoeopathy and phytotherapy
<b>Nursing home</b>	<b>Healthcare in recognised nursing homes</b> Co-payment in accordance with the Health Insurance Benefits Ordinance (KLV)
<b>Pregnancy</b>	<b>Basic cover for inpatient, outpatient or home birth</b> Special benefits for check-ups, birth preparation, delivery and breastfeeding guidance
<b>Medical prevention</b>	<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)
<b>Dental treatment</b>	<b>Throughout Switzerland, if performed by a recognised specialist, according to agreed rates</b> Benefits for accident-related tooth damage (if accident cover is included), serious diseases of the masticatory system and serious general illness

## Treatment in Switzerland

When claiming benefits under compulsory health insurance, you pay a fixed annual deductible of CHF 300, after which you pay a 10% excess per invoice (up to CHF 700 per year).

## Treatment in your country of residence

You can obtain a certificate for international mutual benefits assistance which you can use to settle the costs of doctor's visits and hospital stays in your country of residence.

## Do you have any questions?

We are happy to help. You can reach us at:  
+41 58 340 18 80  
helsana.ch/en/contact  
helsana.ch/cross-border-commuters

## Awarded top marks.

