

Our insurance products and benefits



2024/25 edition

Helsana
Committed to life.

Suppl. outpatient insurance

TOP

Your supplement to basic insurance: key outpatient benefits are covered

helsana.ch/en/top



Contributions towards emergency treatments abroad

| | |
|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Medication | 90% of the costs for medically prescribed medication not covered by statutory health insurance ¹ |
| Correction of misaligned teeth | 75%, max. CHF 10,000/year ¹ Cost contributions up to age 20 (e.g. braces, wisdom teeth removal), no limit on tax point value |
| Coverage abroad | Full cover in an emergency ² 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 | 90%, max. CHF 150/year ² Cost contributions towards spectacle lenses, contact lenses and visual aids |
| Medical aids and equipment | 90%, max. CHF 1,000/year for medically prescribed aids and equipment such as hearing aids, blood pressure monitors, shoe inserts, etc. |
| Transportation and rescue in Switzerland | Max. CHF 100,000/year ² Contributions to rescue, recovery and emergency transport in Switzerland |
| Special forms of treatment | 75%, max. CHF 3,000/year ¹ Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc. |
| Legal expenses cover in health matters and legal expenses cover abroad | 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 |
| Outpatient treatment | |
| Prevention | |
| Health promotion | |
| Complementary medicine | |

SANA

Your supplement: outpatient benefits and alternative treatments are covered

helsana.ch/en/sana



Contributions for complementary medicine

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| | 75% of the costs for complementary medicine |
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| | 75%, max. CHF 500/year ² Contributions to preventive medical care such as vaccinations, cardiovascular check-ups, ultrasound examinations, smoking cessation and examinations for the early detection of cancer |
| | 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 |
| | Outpatient: 75% of the costs for recognised methods and therapists Inpatient: 100%, max. CHF 5,000/year ² where using recognised service providers Contributions to cost of complementary medical treatment methods recognised by Helsana, such as osteopathy, kinesiology and medical massage |

Discounts offered under supplementary outpatient 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

¹ No coverage under basic insurance for this benefit.

² Partial coverage under basic insurance for this benefit.



COMPLETA

All the benefits of TOP and SANA –
in some cases with higher reimbursements
helsana.ch/en/completa

Contributions towards spectacle lenses

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|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Medication | 90% of the costs for medically prescribed medication not covered by statutory health insurance ¹ . 75% of the costs for complementary medicine recognised by Helsana |
| Correction of misaligned teeth | 75%, max. CHF 10,000/year¹ Cost contributions up to age 20 (e.g. braces, wisdom teeth removal), no limit on tax point value |
| Coverage abroad | Full cover in an emergency² 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) 90%, max. CHF 1,000/year for targeted outpatient medical or medically prescribed treatments |
| Spectacle lenses and contact lenses | 90%, max. CHF 300/year² Cost contributions towards spectacle lenses and contact lenses |
| Medical aids and equipment | 90%, max. CHF 1,500/year , for medically prescribed aids and equipment such as hearing aids, blood pressure monitors, shoe inserts, etc. |
| Transportation and rescue in Switzerland | Max. CHF 100,000/year² Contributions to rescue, recovery and emergency transport in Switzerland |
| Special forms of treatment | 75%, max. CHF 4,500/year¹ Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc. |
| Legal expenses cover in health matters and legal expenses cover abroad | 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 |
| Outpatient treatment | 90%, by non-contract medical practitioners (excluding psychotherapy) |
| Prevention | 90%, max. CHF 750/year² 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 | 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 |
| Complementary medicine | Outpatient: 75% of the costs or recognised methods and therapists Inpatient: 100%, max. CHF 5,000/year¹ where using recognised service providers and treatment methods Contributions to cost of complementary medical treatment methods recognised by Helsana, such as osteopathy, kinesiology and medical massage |

COMPLETA PLUS³

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

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/year²**

– Contributions to costs of spectacle frames, too
– **100%, max. CHF 500 per eye and calendar year** for laser eye correction⁴

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/year¹

– **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.

¹ No coverage under basic insurance for this benefit.

² Partial coverage under basic insurance for this benefit.

³ Can only be taken out in combination with COMPLETA.

⁴ 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

Free choice of doctor for outpatient procedures

| | |
|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Free choice of doctor | Free choice of doctor for outpatient procedures by a partner recognised by us |
| Comfort benefits | Private post-op recovery area, meals, drinks, Internet, newspapers, free parking or taxi home from outpatient treatment |
| Medical innovations | 90%, max. CHF 5,000/year Innovative types of treatment and diagnosis, e.g. medical genetic tests and innovative examinations |
| Overnight stays | Max. CHF 1,200/year, max. CHF 400/treatment for overnight stays that are not medically required |
| Rooming-in stay for one accompanying person | Accommodation for an accompanying person in connection with an outpatient procedure. CHF 200/procedure up to max. CHF 600/year¹ |
| Household help | Max. CHF 100/day, for up to 30 days/year , for household help following an outpatient procedure ¹ |
| KidsCare (childcare) Insured person: child | 40 hours/year Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work ¹ |
| Nanny service (childcare service) Insured person: parent | 40 hours/year Parent(s) in hospital: Childcare provided by experienced professionals from Monday to Friday during regular working hours ¹ |
| Pet care | Up to CHF 100/case for pet care (excluding working animals) in connection with an outpatient procedure. ¹ |
| Thermal baths | CHF 20, max. 9 visits /year (within 30 days of the procedure) ¹ |
| Transportation in Switzerland | CHF 500/year e.g. for public transport, taxi, private vehicles to cover return travel in connection with a recognised treatment |
| Medical checkups | Check-ups. up to max. CHF 1,700 every three years Check-up programmes, e.g. medical check-ups or check-ups in connection with exercise, nutrition or stress reduction |
| Medical aids and equipment | Max. CHF 5,000/year for the costs of aids and equipment that exceed the benefits covered by basic insurance |
| Abroad | For elective outpatient treatments in a hospital abroad, following prior cost approval |

¹ as of 1 January 2025

Discounts offered under supplementary outpatient 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

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 Helsana supplementary insurance products **COMPLETA, TOP and SANA** have been given a rating of "above average".

The Helsana Group comprises Helsana Insurance Company Ltd, Helsana Supplementary Insurances Ltd and Helsana Accidents Ltd. The information and product benefits descriptions are summaries only and are not exhaustive. Go to helsana.ch/en for binding information on insurance benefits.

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