

Side-by-side comparison of HOSPITAL COMFORT BONUS and HOSPITAL Private

Benefits	Current product: HOSPITAL COMFORT BONUS	New product: HOSPITAL Private
Free choice of doctor	Yes	Yes ¹
Free choice of hospital	All of Switzerland ^{2a}	All of Switzerland ^{2b}
Room comfort	Single-bed room (<i>private</i>)	Single-bed room (<i>private</i>)
Psychiatric clinics	max. 90 days	max. 180 days
Inpatient treatment in case of an emergency abroad	Full cost coverage, max. 60 days per calendar year	Full cost coverage Unlimited duration
Inpatient treatment if planned for abroad	CHF 1500 per day, max. 60 days per calendar year	Full cost coverage Unlimited duration ³
Balneotherapy and convalescent therapies	CHF 90 per day, max. 30 days per calendar year	CHF 200 per day, max. 21 days per calendar year
Household help	CHF 90 per day, max. 30 days per calendar year	CHF 200 per day, max. 30 days per calendar year
Acute and transitional care	CHF 180 per day, max. 14 days per calendar year	CHF 240 per day, max. 14 days per calendar year
Nanny service and KidsCare	No benefits	120 days each per calendar year
Rooming-in (<i>accommodation of accompanying persons</i>)	No benefits	CHF 200 per day, max. 15 days per calendar year
Lump sum for birth (<i>for an outpatient birth</i>)	No benefits	CHF 3000
Transport to and from hospital in Switzerland (<i>official taxi, public transportation</i>) for planned procedures	No benefits	CHF 500 per calendar year
Fast Track (<i>initial consultation</i>)	Yes	Yes
Expert second opinion (<i>in case of serious illness</i>)	Yes	Yes
Refund for stays in a lower-level ward	No benefits	Semi-private ward: CHF 1000 General ward: CHF 3000
Bonus model with bonus levels (0–20% discount)	Yes	No
Hospital deductible option (<i>choice of deductibles: 1000, 2000, 3000, 5000, 7000</i>)	Yes	Yes
Option with mandatory 2nd opinion	AIC 2014: yes (3% discount) AIC 2016: eliminated	2nd opinion option eliminated
Option without maternity benefit	No	Yes
Automatic CURA allocation (<i>long-term care insurance</i>)	AIC 2014: at AHV retirement age AIC 2016: no allocation	No

Highlights of HOSPITAL Private:



Contribution toward travel costs

Reimbursement of up to CHF 500 per calendar year for travel to and from the hospital in Switzerland (official taxi, public transportation) for planned procedures.



Rooming-in

In the event of a hospital stay, we will cover CHF 200 per day (max. 15 days per calendar year) of costs incurred to accommodate an accompanying person.

Committed to satisfied customers.



The Additional Insurance Conditions (AIC) for each respective product are binding.

¹ by doctors recognised by Helsana

^{2a} no full cost coverage in hospitals with departments/tariffs not recognised by Helsana, see helsana.ch/tariffnegotiations

^{2b} at hospitals recognised by Helsana. You will find a list of hospitals without cost coverage at helsana.ch/tariffnegotiations

³ with cost approval