

“Committed to meeting  
my needs.”



**Helsana**  
Committed to life.

Essentially, compulsory health insurance is always the same as the benefits are prescribed by law.

Consequently it does not suitably do justice to our individual needs.

We are not all the same: in an emergency, some would like to decide for themselves which services they use, while others want to be advised – be it by a GP or an advice hotline.

Helsana therefore has three other insurance models alongside the standard option. The medical benefits are of course identical for all versions.

### Choose your deductible

- Ordinary annual deductible = CHF 300
- Possibility of higher deductibles with all basic insurance plans
- **The higher the deductible, the lower your premium**

Choice of annual deductible <sup>1</sup>	Maximum saving
<b>Adults</b> CHF 500	8%
CHF 1,000	20%
CHF 1,500	30%
CHF 2,000	40%
CHF 2,500	50%
<b>Children</b> CHF 500	50%

<sup>1</sup> After reaching the deductible, an excess of 10% applies up to max. CHF 700 per year, or CHF 350 for children.

## STANDARD

- Free choice of medical service provider

	<b>BASIS</b> helsana.ch/en/basis
Premium reduction	None
Single point of payment	You are free to choose a doctor to treat you on a case-by-case basis and consult them directly.
Benefits	<b>Free choice of doctor</b> <ul style="list-style-type: none"> <li>• You always have a free choice of doctor and can consult them directly</li> <li>• If need be, you can go straight to a specialist</li> </ul>
Obligation	None  In the event of a medical problem, you choose the professional to treat you on a case-by-case basis (GP, specialist, chiropractor, etc.).
Ideal for	Individuals who always want complete freedom of choice.
Advice line	

## GENERAL PRACTITIONER (GP) or GROUP PRACTICE (HMO)

- Coordination of medical treatment by the GP

	<b>BeneFit PLUS General Practitioner</b> helsana.ch/en/benefitplus
Premium reduction	At least 12%
Single point of payment	Your medical point of contact is the GP or HMO group practice you chose from our list of doctors.*
Benefits	<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	In the event of a medical problem, your first port of call is always your chosen GP (or your HMO group practice).  In consultation with you, your GP (or your HMO group practice) will design a binding course of treatment tailored to your particular condition and medical needs.  If necessary, your GP (or your HMO group practice) will refer you to a specialist or hospital.
Ideal for	Individuals who value being able to see their GP in person.
Advice line	

## TELEMEDICINE

- Access to medical care around the clock

	<b>BeneFit PLUS Telemedicine</b> helsana.ch/en/telemedicine
Premium reduction	15%
Single point of payment	Your medical point of contact is a medical professional from the independent Centre for Telemedicine.*
Benefits	<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>• Fewer time-consuming visits to the doctor</li> </ul>
Obligation	Whenever you have a medical problem, always first call the independent Centre for Telemedicine to receive advice.  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.
Ideal for	Individuals who travel a lot.
Advice line	0800 800 090

## ADVICE HOTLINE

- Receive 24-hour free medical advice over the phone before any doctor's visit

	<b>PREMED-24</b> helsana.ch/en/premed-24
Premium reduction	8%
Single point of payment	Following consultation with the medical advice hotline, you are free to choose a doctor to treat you.*
Benefits	<b>Free medical advice before any visit to the doctor</b> <ul style="list-style-type: none"> <li>• Impartial medical advice</li> <li>• Around the clock, 365 days a year</li> <li>• Avoid unnecessary visits to the doctor</li> </ul>
Obligation	In the event of a medical problem, you always first call the free medical advice hotline to receive non-binding advice.  If necessary, you can make an appointment with a doctor of your choice afterwards.
Ideal for	Individuals who like to use a medical advice service.
Advice line	0800 773 633

\*Exceptions: emergencies, travel abroad, gynaecological check-ups, obstetric care, follow-up adjustments for glasses/contact lenses, dental treatment.



Do you have any questions or would you like a personal consultation?

You can call us directly on 0844 80 81 82.

We look forward to discussing your needs with you in person.



You can find further information at

[www.helsana.ch](http://www.helsana.ch)



You can benefit from the Helsana+ bonus programme as a reward for your health-conscious lifestyle and loyalty to Helsana.

[www.helsana.ch/plus](http://www.helsana.ch/plus)

**Committed to satisfied customers.**

