



Long-term care insurance

Long-term care insurance supports you if you are dependent on long-term care. You receive contributions toward household help, nursing home costs or for free use and thus protect your assets if you require care.

2025/26 edition

Helsana
Committed to life.

Long-term care insurance

CURA

Contributions to nursing home accommodation or household help if care is required

helsana.ch/en/cura



Contributions towards household help or nursing home costs

Daily allowance	Individual choice of daily allowance: 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 / Co-payment	Inpatient: contributions towards accommodation costs as per insured daily allowance. Provides financial relief for the costs of accommodation and meals. Outpatient: 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.
Waiting period	

VIVANTE

Long-term care insurance with use of daily allowance at your discretion

helsana.ch/en/vivante



Daily allowance may be used at your discretion in the event that long-term care is required

Individual choice of daily allowance ¹ :	from CHF 40/day, i.e. max. CHF 1,200/month to CHF 180/day, i.e. max. CHF 5,400 month
No waiting period	
Free choice of type of care, whether outpatient or inpatient	
How you use the money is entirely at your discretion.	
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.	
On concluding VIVANTE insurance, an initial waiting period of three years applies in the event of illness.	

¹ 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).

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 Helsanasupplementary 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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