



**Committed to your
insurance cover**
Overview of our insurance
products and benefits

2024/25 edition

Helsana
Committed to life.

Supplementary outpatient insurance at a glance

In addition to COMPLETA

		Basic insurance	Suppl. outpatient insurance	SANA	COMPLETA	COMPLETA PLUS ¹	PRIMEO ⁴
Outpatient treatment	Medically prescribed treatment provided by federally certified doctors, chiropractors and medical support staff (speech therapists, healthcare professionals, physiotherapists, etc.), where prescribed by a doctor	By recognised professionals throughout Switzerland, according to agreed rates		Your supplement: Outpatient benefits and alternative treatments are covered		By non-contract medical practitioners (excluding psychotherapy): 90%	Free choice of doctor from the specialists at Helsana partner hospitals
Complementary medicine	Benefits for complementary medical treatments methods recognised by Helsana provided by trained and legally recognised doctors or by naturopaths and therapists recognised by the Helsana Group. Subject to medical necessity.	Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), medical traditional homeopathy and phytotherapy, carried out by doctors with recognised training pursuant to the Health Insurance Benefits Ordinance (KLV)		Outpatient treatment: 75% of the costs for recognised methods and therapists Inpatient treatment: max. CHF 5,000/year where using recognised service providers and treatment methods	Outpatient treatment: 75% of the costs for recognised methods and therapists Inpatient treatment: max. CHF 5,000/year where using recognised service providers and treatment methods	– In addition to the benefits provided under COMPLETA: 15% of the costs, up to CHF 500 per year, for outpatient treatment – 75% of the costs, up to CHF 500 per year, for other recognised therapists and for methods of treatment that are not covered by COMPLETA	
Health promotion	Benefits for gym memberships, fitness courses, back and full-body training, birth preparation, pregnancy/postnatal gymnastics, relaxation and nutrition courses, etc.			75% of the costs, up to max. CHF 200/area ² . For methods and providers recognised by the Helsana Group	75% of the costs, up to max. CHF 200/area ² . For methods and providers recognised by the Helsana Group	75% reimbursement of the invoice amount in excess of that covered by COMPLETA, max. CHF 200/year for all areas ¹ combined. For methods and providers recognised by the Helsana Group	
Prevention	Costs covered for specific examinations for the early detection of illnesses and for preventive measures (e.g. benefits for vaccinations) carried out or prescribed by a doctor	By recognised professionals throughout Switzerland, statutory or agreed tariff		75%, up to max. CHF 500/year as per Helsana Group list	90%, up to max. CHF 750/year as per Helsana Group list	In addition to the COMPLETA benefits: covers 90% of the excess invoice amount up to a maximum of CHF 500/year	Max. CHF 1,700 for check-ups within three years as per Helsana Group list
Medication	Medication covered by statutory health insurance Medication not covered by statutory health insurance (excluding medications on the List of Pharmaceutical Products with Special Uses (LPPV))	As per specialities list	90% for medications approved by Swissmedic, up to max. 50% as per Helsana Group list	75% for complementary medicines	90% for medications approved by Swissmedic, 75% for complementary medicines		
Glasses/contact lenses	Contributions to spectacle lenses, contact lenses and visual aids	Max. CHF 180/year up to 18th birthday	90%, up to max. CHF 150/year		90%, up to max. CHF 300/year	– In addition to the COMPLETA benefits, covers 90% of the excess invoice amount up to a maximum of CHF 200 per year – 100% up to max. CHF 500 per eye and year for laser eye correction ³	
Dental treatment	Accident-related tooth damage For serious diseases of the masticatory system pursuant to Articles 17–19a KLV For serious general illness pursuant to Articles 17–19a KLV Correction of misaligned teeth up to the age of 20 (e.g. orthodontic treatment and maxillary surgical treatment as well as wisdom tooth removal)	If accident cover is included By recognised professionals throughout Switzerland, according to social insurance tariff By recognised professionals throughout Switzerland, according to social insurance tariff	75% of the costs, up to max. CHF 10,000/year		75% of the costs, up to max. CHF 10,000/year		
Special forms of treatment	Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.		75%, up to max. CHF 3,000/year as per Helsana Group list		75%, up to max. CHF 4,500/year as per Helsana Group list	Excess under COMPLETA equal to 25%	90%, up to max. CHF 5,000/year for innovative types of treatment and diagnosis as per Helsana Group list
Medical aids	Medically necessary and prescribed by a doctor	In accordance with prescription for aids and equipment	90%, up to max. CHF 1,000/year as per Helsana Group list		90%, up to max. CHF 1,500/year as per Helsana Group list		Max. CHF 5,000/year in accordance with prescription for aids and equipment. Share in excess of basic insurance
Transport	Medically necessary transport by appropriate means of transportation (e.g. ambulance, air transport) Rescue Various, e.g. public transport or private vehicles		50%, up to max. CHF 500/year In Switzerland: 50%, up to max. CHF 5,000/year (excluding search and recovery costs)	Max. CHF 100,000/year in Switzerland Max. CHF 100,000/year in Switzerland	Max. CHF 100,000/year in Switzerland Max. CHF 100,000/year in Switzerland	100% of the costs, up to CHF 30,000 per search and recovery operation in Switzerland	Max. CHF 500/year for travel from or to a service provider
Personal assistance	Rescue, transportation, repatriation Search		Unlimited abroad Up to CHF 20,000 abroad		Unlimited abroad Up to CHF 20,000 abroad		
International	Acute and emergency outpatient treatment during a temporary stay abroad Acute and emergency inpatient treatment during a temporary stay abroad Elective outpatient and inpatient treatment	Within the EU/EFTA or the UK: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card) Outside the EU/EFTA or UK: up to max. twice the Swiss tariff amount (place of residence) Within the EU/EFTA or the UK: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card) Outside the EU/EFTA or UK: up to max. twice the Swiss tariff amount (place of residence)	100% of the costs that exceed the benefits covered by basic insurance Within the EU/EFTA or the UK: co-payment by social insurance from CHF 300 100% of the costs that exceed the benefits covered by basic insurance Within the EU/EFTA or the UK: co-payment by social insurance from CHF 300	100% of the costs that exceed the benefits covered by basic insurance Within the EU/EFTA or the UK: co-payment by social insurance from CHF 300	100% of the costs that exceed the benefits covered by basic insurance Within the EU/EFTA or the UK: co-payment by social insurance from CHF 300 Elective outpatient treatment abroad (excluding complementary medicine): 90%, up to max. CHF 1,000/year	Elective outpatient treatment abroad (excluding complementary medicine): in addition to the COMPLETA benefits, covers 90% of the excess invoice amount up to a maximum of CHF 1,000 per year	For targeted outpatient treatment as per cost approval
Legal expenses cover in health matters	Comprehensive legal expenses cover for disputes with doctors, hospitals and providers of social insurance and private liability insurance		Max. CHF 250,000/case in Europe Max. CHF 50,000/case outside Europe		Max. CHF 250,000/case in Europe Max. CHF 50,000/case outside Europe		
Pregnancy	Check-ups (seven before the birth, one afterwards)	Eight check-ups, two ultrasound examinations		Additional ultrasound examinations (see prevention benefits)	Additional ultrasound examinations (see prevention benefits)	Additional ultrasound examinations (see prevention benefits)	
Implants							90%, up to max. CHF 5,000/year, towards the share that is not covered or not fully covered by basic insurance (excluding dental implants)
Hotline	Medical hotline, online services	Medi24 (0800 100 008), around the clock, free of charge					Max. CHF 300/year as per Helsana Group list

¹ Can only be taken out in combination with COMPLETA

² Fitness (courses and gym memberships), back/full-body training, courses offered by Helsana cooperation partners (e.g. relaxation and nutrition courses), pregnancy (pregnancy/postnatal gymnastics).

³ Waiting period of 12 months from the start of the insurance.

⁴ You can find more benefits under hospital insurance

Hospital insurance at a glance

		Basic insurance	Supplementary outpatient insurance	Hospital insurance			
		BASIS, BeneFit PLUS General Practitioner, BeneFit PLUS Telmed, BeneFit PLUS Flexmed, PREMED-24 Basic statutory cover with identical benefits. Premium dependent on the model selected	PRIMEO ⁵ Benefits of supplementary hospital insurance during outpatient procedures	HOSPITAL ECO General insurance in hospital: 100% of the costs including free choice of hospital ²	HOSPITAL Semi-Private Semi-privately insured in hospital: two-bed room and free choice of doctor throughout Switzerland ¹	HOSPITAL Private Privately insured in hospital: your own room and free choice of doctor throughout Switzerland ¹	HOSPITAL FLEX Flexible hospital insurance cover: free choice of ward on a case-by-case basis ¹
							Option 1
							Option 2
Transportation	Various, e.g. public transport or taxi				Max. CHF 250 per year for transport to and from hospitals in Switzerland for planned procedures	Max. CHF 500 per year for transport to and from hospitals in Switzerland for planned procedures	
Abroad	Acute and emergency inpatient treatment during a temporary stay abroad	Within the EU/EFTA or the UK: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card) Outside the EU/EFTA or UK: up to max. twice the Swiss tariff amount (place of residence)		CHF 500/day, max. 60 days per year	CHF 1,500/day, unlimited duration	Full cost coverage, unlimited duration	CHF 500/day, max. 60 days/year
	Elective outpatient and inpatient treatment			CHF 500/day, max. 60 days/year (elective and emergency treatment together max. 60 days/year)	CHF 1,500/day, unlimited duration with cost approval	Full cost coverage, unlimited duration with cost approval	CHF 1,000/day, max. 60 days/year
							CHF 500/day, max. 60 days/year (elective and emergency treatment together max. 60 days/year)
Pregnancy	Inpatient treatment	See hospital stays in Switzerland (maternity benefits are exempt from co-payment)		See hospital stays (Switzerland)	See hospital stays (Switzerland), if included	See hospital stays (Switzerland), if included	See hospital stays (Switzerland)
	Outpatient treatment	By recognised professionals, according to agreed rates. Basic cover for home birth and outpatient birth (maternity benefits are exempt from co-payment)			CHF 1,500 lump sum for outpatient birth	CHF 3,000 lump sum for outpatient birth	Lump sum for outpatient birth under HOSPITAL FLEX 1 CHF 500, for HOSPITAL FLEX 2 CHF 1,000
Hospital stays in Switzerland	Treatment in a recognised acute care hospital on the cantonal list of hospitals	Full cover for a general ward in a listed hospital in the canton of residence		Full cover for a general ward anywhere in Switzerland ²	Full cover for a semi-private ward anywhere in Switzerland ¹	Full cover for a private ward anywhere in Switzerland ¹	Full cover for general, semi-private and private wards anywhere in Switzerland ¹ , taking into account the co-payment selected:
	Accommodation (room comfort)	Multi-bed room		Multi-bed room	Two-bed room	Single-bed room	Prvt. ward: 50% (max. CHF 9,000/year); semi-private ward: 35% (max. CHF 3,000/year); general ward: none
	Accommodation in higher-category ward than that insured		Max. CHF 1,200/year, max. CHF 400/treatment for overnight stays that are not medically required	Private ward: 20% of benefits Semi-private ward: 40% of benefits	Private ward: costs of semi-private ward		Prvt. ward: 35% (max. CHF 4,000/year); semi-private ward: 20% (max. CHF 2,000/year); gen. ward: none
							Free choice of hospital ward anywhere in Switzerland ¹
Fast track/expert second opinion	Quick initial consultation with a specialist (fast track) as well as an expert second opinion from a respected professor				Included. At selected partner clinics	Included. At selected partner clinics	
Acute and transitional care	Benefits covering food and accommodation in the event of acute and transitional inpatient care (healthcare benefits fully covered)			CHF 90/day, max. 14 days/year	CHF 120/day, max. 14 days/year	CHF 240/day, max. 14 days/year	Option: CHF 100/day, max. 14 days/year ³
Balneotherapy	Required on medical grounds and prescribed by a licensed medical practitioner, at recognised therapeutic spas	Medical treatments and therapies in accordance with the tariff in the place of treatment and CHF 10/day, max. 21 days/year	Thermal baths: CHF 20/visit within 30 days of an outpatient procedure, max. 9 visits/year ⁴	CHF 30/day, max. 30 days/year (in Switzerland and Europe)	CHF 100/day, max. 21 days/year (in Switzerland and Europe)	CHF 200/day, max. 21 days/year (in Switzerland and Europe)	Option: CHF 100/day, max. 21 days/year (in Switzerland and Europe) ³
Convalescent therapy	Medically required and prescribed by an approved doctor, at recognised convalescent facilities in Switzerland			CHF 30/day, max. 30 days/year (balneotherapy and convalescent therapies combined: max. 30 days/year)	CHF 100/day, max. 21 days/year (balneotherapy and convalescent therapies combined: max. 21 days/year)	CHF 200/day, max. 21 days/year (balneotherapy and convalescent therapies combined: max. 21 days/year)	Option: CHF 100/day, max. 21 days/year (balneotherapy and convalescent therapies combined: max. 21 days/year) ³
Household help	With a medical prescription and complete incapacity for work (e.g. after an acute inpatient hospital stay)		CHF 100/day, max. 30 days/year ⁴	CHF 30/day, max. 30 days/year	CHF 100/day, max. 30 days/year	CHF 200/day, max. 30 days/year	Option: CHF 50/day, max. 30 days/year ³
KidsCare	Care and nursing for sick children (insured person: child)		Max. 40 hours/year ⁴	Max. 30 hours/year	Max. 60 hours/year	Max. 120 hours/year	
Nanny service	Care of healthy children when one parent is in hospital (insured person: parent)		Max. 40 hours/year ⁴	Max. 30 hours/year	Max. 60 hours/year	Max. 120 hours/year	Option: max. 30 hours/year ³
Rooming-in	Contribution to the cost of overnight accommodation/meals in the hospital for closely related persons		CHF 200/procedure up to max. CHF 600/year ⁴		CHF 100/day, max. 15 days per year	CHF 200/day, max. 15 days/year	CHF 50/day, max. 15 days/year
Pet care	Pet care (excluding working animals) in connection with an outpatient procedure, provided by someone who is not a member of your household.		CHF 100/procedure ⁴				CHF 100/day, max. 15 days/year

¹ – From doctors and hospitals recognised by Helsana. You can find the list of hospitals without full cost coverage at helsana.ch/tariffnegotiations.

– Please note that you will have to cover the costs charged by hospitals and doctors not recognised by Helsana.

² Cantonal listed hospital, Helsana KVG contract hospital.

³ If the FLEX supplementary module is included.

⁴ as of 1 January 2025

⁵ You can find more benefits under outpatient supplementary insurance

Savings tips

Basic insurance

Save with alternative insurance models (AIMs)

Everyone's needs are different. That's why there are several options to choose from when taking out basic insurance. In addition to the standard statutory option, you can also choose alternative insurance models (AIMs). With an AIM, you save on premiums, and the efficient and competent way you're dealt with by a central contact person means you also avoid multiple examinations.

BeneFit PLUS General Practitioner Coordination of medical treatment by the selected general practitioner or group practice	BeneFit PLUS Telmed Access to medical care by telephone round the clock	BeneFit PLUS Flexmed Following an initial assessment in the symptom checker ¹ : Coordination of treatments by the selected general practitioner/practice or the Centre for Telemedicine	PREMED-24 Free medical advice before any visit to the doctor
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Calculate your premium using the premium calculator at helsana.ch

Save with choice of deductible

	Choice of deductible ²	Maximum reduction in premium ³
Adults	CHF 300	none
	CHF 500	CHF 140
	CHF 1,000	CHF 490
	CHF 1,500	CHF 840
	CHF 2,000	CHF 1,190
	CHF 2,500	CHF 1,540
Children	CHF 0	none
	CHF 500	CHF 350

Other discounts

77% Children's discount (ages 0 to 18) ⁴	20% Young people's discount (ages 19 to 25)
7% Accident exclusion discount (working persons only)	

Supplementary insurance

Supplementary outpatient insurance and hospital 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	Hospital deductible Minimum 15% discount with choice of hospital deductibles
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Legal expenses insurance

Children up to the age of 18 – 100% discount with TOP, COMPLETA or OMNIA – 75% discount without TOP, COMPLETA or OMNIA	Young people aged 19 to 25 50% discount	Adults from the age of 26 25% discount if at least two adults take out Helsana Advocare PLUS / Helsana Advocare EXTRA in the same contract (family contract)
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Other insurance policies

Dental insurance

DENTAplus

- Dental treatment related to an illness, orthodontics, maxillary surgery
- Check-ups, dental hygiene
- Worldwide cover (max. Swiss tariff)
- Choice of maximum costs of CHF 300 (DENTAplus Light), CHF 1,000 (DENTAplus Bronze), CHF 2,000 (DENTAplus Silber), CHF 3,000 (DENTAplus Gold), or unlimited cover per year (DENTAplus Combi)

Legal expenses insurance

Helsana Advocare PLUS

- Civil and motorists' legal expenses cover
- Up to max. CHF 300,000 per case in Europe, max. CHF 30,000 per case elsewhere

Helsana Advocare EXTRA

- Civil, motorists' and Internet legal expenses cover
- Up to max. CHF 1 million per case in Europe, max. CHF 100,000 per case elsewhere

Long-term care insurance

VIVANTE

- Supports care provided by family members or specialists at home or in a nursing home
- No proof of use required when a claim is made, daily allowance for use at own discretion
- Choice of daily allowance of CHF 40, 60, 80, 100, 140, or 180, single or cumulative

CURA

- Contribution to costs of household help or for accommodation and meals during a stay in a nursing home that are not covered
- In the event of regular need of care as a result of an illness or accident
- Choice of daily allowance: CHF 10, 20, 30, 40, 50, 60, 70, 80, 90, 100, 110, 120, 130, 140, 150, 200, 250, 300
- Choice of waiting period of 180, 360, 720, or 1,080 days

Travel insurance

WORLD

- Valid in all countries
- Outpatient and inpatient emergency treatments that exceed the benefits covered by basic insurance

Daily allowance and capital insurance

HOSPITAL EXTRA

- Financial contribution towards additional costs during hospital stay
- Entitlement to benefits (in the event of an accident, illness, maternity) during acute inpatient treatment and inpatient rehabilitation in Switzerland
- Choice of daily allowance of CHF 50, 100, 150, 200 or 300 (maximum)
- Benefits paid for a maximum of 30 days/year

PREVEA

- Financial protection with capital benefits to the insured sum in the event of an illness or accident resulting in death or disability → irrespective of other insurance policies in place
- Choice of insured sum in increments of CHF 10,000
- Maximum insured sum:
PREVEA Accident: up to CHF 300,000 (with progression up to 350%; max. CHF 1,050,000)
PREVEA Illness: 0–20 years, up to max. CHF 300,000, from the age of 21, up to max. CHF 500,000
- Additional benefits in the event of disability or death caused by an accident:
→ Transport: contribution to costs for journeys on public transport or by taxi
→ Retraining costs: contribution to necessary professional retraining
→ Premium waiver: in the event of the death or disability of a person with an obligation to provide support, Helsana will cover the PREVEA Accident insurance premiums for children up to the age of 18

SALARIA

	Daily allowance insurance under VVG ¹	Daily allowance insurance under KVG ²
Duration of benefits	365 or 730 days	720 days within 900 calendar days
Daily allowance amount	CHF 10 to CHF 600/day This is equivalent to benefits of max. CHF 18,000/month	CHF 10 to CHF 30/day This is equivalent to benefits of max. CHF 900/month
Maternity	–	16 weeks (112 days)
Accident	Can be included	Can be included
Waiting periods	3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days	0, 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days

¹ Federal Insurance Contract Act

² Federal Health Insurance Act

¹ Available as of 2025. First, you need to register with Compassana. You only need to do this once. You can find instructions on how to do so at helsana.ch/benefit-plus-flexmed. Using the symptom checker in Compassana is only mandatory for adults and in cases involving new, acute medical complaints. Children cannot use the symptom checker.

² After using up the deductible: excess of 10% up to max. CHF 700/year, or CHF 350/year for children.

³ Maximum reduction in premium per year prescribed by law based on the optional deductible.

⁴ as of 1 January 2025

We are here to help you.

Throughout your life. Helping you stay healthy. So that you recover quickly. Or can live a better life when affected by illness.

We are happy to help.

Helsana Group
0844 80 81 82
helsana.ch/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.

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