



Baby Package

We are committed to protecting your child's health

Parental bliss at the birth of a child can hardly be put into words. But one thing you can do is get the right insurance: to enable you to enjoy life as a family to the full, our Baby

Package is there at your side – right from those very first minutes.

Helsana
Committed to life.

Insurance package for newborns

Babies have specific needs – not least where insurance cover is concerned. In addition to basic insurance, the Baby Package includes key supplementary insurance and offers comprehensive cover in case of illness and accident.



Basic and supplementary insurance in one package



Can be taken out before the child is born and without a medical examination

Free choice of doctor	Under BASIS basic insurance, you can decide which doctor you see. If need be, you can consult a specialist.
Free choice of hospital	With HOSPITAL ECO hospital insurance, we will assume all the uncovered costs if you decide to have your child treated in the general ward at any hospital outside of your home canton.
Complementary medicine	COMPLETA supplementary insurance lets you choose from many forms of treatment such as shiatsu, osteopathy, kinesiology, Bach flower therapy or craniosacral therapy.
Coverage abroad	Thanks to the global coverage abroad from COMPLETA supplementary insurance, you can travel to other countries with your baby without worry. In case something should happen, we will pay the costs for the outpatient and inpatient emergency treatments, transportation and rescue as well as repatriation to Switzerland.
Dental treatment	75% of the costs of orthodontic treatment and maxillary surgical treatment as well as wisdom tooth removal up CHF 10,000 per year up to the age of 20. DENTApplus Bronze dental insurance also contributes towards dental treatments such as fillings for cavities, wisdom teeth extraction and check-ups, including dental hygiene.
Legal expenses cover	Civil, motorists' and internet legal expenses cover under our Helsana Advocare EXTRA legal expenses insurance is the optimum supplementary insurance for legal expenses cover in health matters and for travel abroad, which is included in COMPLETA supplementary insurance. Helsana Advocare EXTRA is free for children up to age 18.
Disability cover	Accidents that result in a disability are particularly tragic when they happen to children. PREVEA Accident capital insurance helps you take care of the financial consequences of disability in order to provide a better future for your child.
Insurance upgrade after birth	The insurance policies above can be taken out without a health declaration where registering prior to the birth. Would you like to conclude semi-private or private hospital insurance for your child? You can apply for HOSPITAL Semi-Private or HOSPITAL Private hospital insurance before you give birth. Once you have given birth, you will also need to complete a questionnaire on your baby's state of health. After this has been checked, we will notify you whether your application has been accepted or rejected. If your application is rejected, your child will still be insured with HOSPITAL ECO, provided you registered for the Baby Package before giving birth.

Here's how to reduce your premiums

Basic insurance

Children's discount

- ages 0 to 18, first and second child = 75 % discount
- ages 0 to 18, from third child = 90 % discount

Supplementary insurance

Family discount

- For two people: 5 %
- For three people or more: 10 %

Multi-year discount

- Three-year contract 3% for new customers

We are there for you.

Helsana Group
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Awarded top marks.

