

We are committed to your insurance cover

Overview of our insurance products and benefits

Overview of insurance products

		Basic insurance	Supplementary outpatient insurance	SANA	COMPLETA	COMPLETA PLUS****	PRIMEO	HOSPITAL ECO	HOSPITAL Semi-Private	HOSPITAL Private	HOSPITAL FLEX	
		BASIC, BeneFit PLUS General Practitioner, BeneFit PLUS Telmed, BeneFit PLUS Flexmed, PREMED-24 Basic statutory cover with identical benefits. Premium dependent on the model selected	TOP Your supplement to basic insurance; key outpatient benefits are covered.	SANA Your extra cover; outpatient benefits and alternative treatments are covered.	COMPLETA All the benefits of TOP and SANA with higher compensation in some cases.	COMPLETA PLUS**** Expand the insurance cover of COMPLETA to include extra benefits and higher contributions.	PRIMEO The advantages of supplementary hospital insurance in outpatient procedures.	HOSPITAL ECO General insurance in hospital; 100% of costs incl. free choice of hospital.**	HOSPITAL Semi-Private Semi-private insurance in hospital; two-bed room and free choice of doctor throughout Switzerland.*	HOSPITAL Private Private insurance in hospital; single-bed room and free choice of doctor throughout Switzerland.*	HOSPITAL FLEX Flexible insurance in hospital; free choice of ward on a case-by-case basis.** Option 1: <input type="checkbox"/> Option 2: <input type="checkbox"/>	
Outpatient treatment	Medically prescribed treatment provided by federally certified doctors, chiropractors and medical support staff (speech therapists, healthcare professionals, physiotherapists, etc.)	By recognised professionals throughout Switzerland, according to agreed rates			By non-contract medical practitioners (excluding psychotherapy): 90%		Free choice of doctor from the specialists at Helsana partner clinics					
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 not covered by basic insurance Inpatient treatment: max. CHF 5,000/year	Outpatient treatment: 75% of the costs not covered by basic insurance Inpatient treatment: max. CHF 5,000/year	- 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 treatment methods that are not covered by COMPLETA						
Health promotion	Benefits for gym memberships, fitness courses, back and full-body training, birth preparation, antenatal/postnatal exercise classes, relaxation and nutrition courses, etc.			75% of the costs, up to max. CHF 200/area**** For methods and providers recognised by the Helsana Group	75% of the costs, up to max. CHF 200/area**** 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 per calendar year for all areas**** 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 per year	Max. CHF 1,700 for check-ups within three years as per Helsana Group list					
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) Max. CHF 300/year as per Helsana Group list					
Hotline	Medical hotline, online services											
Medicines	Medication covered by statutory health insurance Medication not covered by statutory health insurance (excluding medications on the List of Pharmaceutical Products with Special Application (LPPV))	As per specialities list										
Glasses/contact lenses	Contributions to spectacle lenses, contact lenses and visual aids	Max. CHF 180/year up to 18th birthday	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							
Dental treatment	Accident-related tooth damage Serious diseases of the masticatory system Serious general illnesses	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										
Special forms of treatment	Correction of misaligned teeth up to the age of 20 (e.g. orthodontic treatment and maxillary surgical treatment as well as wisdom tooth removal) Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.	75% of the costs, up to max. CHF 10,000/year	75% of the costs, up to max. CHF 10,000/year	75% of the costs, up to max. CHF 10,000/year	75% of the costs, up to max. CHF 10,000/year							
Medical aids	Medically necessary and prescribed by a doctor	In accordance with prescription for aids and equipment	75%, up to max. CHF 3,000/year as per Helsana Group list	75%, up to max. CHF 4,500/year per Helsana Group list	75%, up to max. CHF 4,500/year per Helsana Group list	Full 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					
Transportation	Medically necessary transport by appropriate means of transportation (e.g. ambulance, air transport) Rescue Various, e.g. public transport or taxi	50%, up to max. CHF 600/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	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 5,000/year in accordance with prescription for aids and equipment. Share in excess of basic insurance					
Personal assistance	Rescue, transportation, repatriation Search		Unlimited abroad Up to CHF 20,000 abroad	Unlimited abroad Up to CHF 20,000 abroad	Unlimited abroad Up to CHF 20,000 abroad		Max. CHF 500/year for travel from or to a service provider	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			
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 EU/EFTA: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card) Outside EU/EFTA: up to max. twice the Swiss tariff amount (place of residence) Within EU/EFTA: benefits in accordance with the social tariff schedule of the country of temporary residence (show European Health Insurance Card) Outside EU/EFTA: up to max. twice the Swiss tariff amount (place of residence)	12 months' cover, worldwide Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards 12 months' cover, worldwide Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards	12 months' cover, worldwide Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards 12 months' cover, worldwide Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards	12 months' cover, worldwide Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards 12 months' cover, worldwide Within EU/EFTA: co-payments to social insurance costs from CHF 300 upwards	Scheduled 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 elective outpatient treatment as per cost approval	CHF 500/day, max. 60 days/year	CHF 1,500/day, unlimited duration	Full cost coverage, unlimited duration	CHF 500/day, max. 60 days/year	CHF 1,000/day, max. 60 days/year
Legal protection 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	Max. CHF 250,000/case in Europe Max. CHF 50,000/case outside Europe							
Pregnancy	Check-ups (seven before the birth, one afterwards) Breastfeeding guidance (by midwives or specially trained nurses) Birth preparation (courses given by midwives) Inpatient treatment Outpatient treatment	Eight check-ups, two ultrasound examinations Three sessions CHF 150 See hospital stays in Switzerland (maternity benefits are exempt from co-payment) By recognised professionals, according to agreed rates. Basic cover for home birth and outpatient birth (maternity benefits are exempt from co-payment)	Additional ultrasound examinations (see prevention benefits)	Additional ultrasound examinations (see prevention benefits)	Additional ultrasound examinations (see prevention benefits)			See hospital stays (Switzerland) See hospital stays (Switzerland), if included CHF 1,500 lump sum for outpatient birth	See hospital stays (Switzerland), if included CHF 3,000 lump sum for outpatient birth	See hospital stays (Switzerland), if included CHF 3,000 lump sum for outpatient birth	See hospital stays (Switzerland) CHF 800 lump sum for outpatient birth	See hospital stays (Switzerland) CHF 800 lump sum for outpatient birth
Hospital stays in Switzerland	Treatment in a recognised acute care hospital on the cantonal list of hospitals Accommodation (room comfort) Accommodation in higher-category ward than that insured	Full cover for the general ward of a listed hospital anywhere in Switzerland, up to the tariff in the canton of residence Multi-bed room					Full cover for a general ward anywhere in Switzerland** Overnight stays and comfort benefits in the event of outpatient treatment, max. CHF 400/treatment, max. CHF 1,200/year Multi-bed room Private ward: 20% of benefits Semi-private ward: 40% of benefits	Full cover for a semi-private ward anywhere in Switzerland* Two-bed room Private ward: costs of semi-private ward	Full cover for a private ward anywhere in Switzerland* Single-bed room	Full cover for general, semi-private and private wards anywhere in Switzerland**, taking into account the co-payment selected: Prvt. ward: 50% (max. CHF 9,000 per year); Semi-prvt. ward: 35% (max. CHF 3,000 per year); Gen. ward: none Free choice of hospital ward anywhere in Switzerland**	Prvt. ward: 35% (max. CHF 4,000 per year); Semi-prvt. ward: 20% (max. CHF 2,000 per year); Gen. ward: none	
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***	
Spa treatment	Medically required and prescribed by an approved doctor, 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					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)	CHF 200/day, max. 21 days/year (in Switzerland and Europe)	Option: CHF 100/day, max. 21 days/year (in Switzerland and Europe)***	
Convalescent therapy	Medically required and prescribed by an approved doctor, at recognised convalescent facilities in Switzerland						CHF 30/day, max. 30 days/year (spa and convalescent therapies combined; max. 21 days/year)	CHF 100/day, max. 21 days/year (spa and convalescent therapies combined; max. 21 days/year)	CHF 200/day, max. 21 days/year (spa and convalescent therapies combined; max. 21 days/year)	CHF 200/day, max. 21 days/year (spa and convalescent therapies combined; max. 21 days/year)	Option: CHF 100/day, max. 21 days/year (spa and convalescent therapies combined; max. 21 days/year)***	
Household help	With a medical prescription and complete incapacity for work (e.g. after an acute inpatient hospital stay)						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***	
Home nursing care (Spitex)	Medically prescribed nursing care given at home by recognised service providers	Co-payment according to Health Insurance Benefits Ordinance KLV (Art. 7)										
KidsCare	Care and nursing for sick children (insured person: child)						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. 30 hours/year	Max. 60 hours/year	Max. 120 hours/year		Option: max. 30 hours/year***	
Rooming-in	Contribution to the cost of overnight accommodation/meals in the hospital for closely related persons							CHF 100/day, max. 15 days/year	CHF 200/day, max. 15 days/year		CHF 50/day, max. 15 days/year	CHF 100/day, max. 15 days/year
Nursing home	Healthcare in recognised nursing homes	Co-payment according to Health Insurance Benefits Ordinance KLV (Art. 7)										

* - From doctors and hospitals recognised by Helsana. You can find the list of hospitals without full cost coverage at helsana.ch/tarifnegotiations.
- Please note that you will have to cover the costs charged by hospitals and doctors not recognised by Helsana

** Cantonal listed hospital, Helsana KVG contract hospital.
*** If the FLEX supplementary module is included.

**** - Fitness (courses and gym memberships), back/full-body training, courses offered by Helsana cooperation partners (e.g. relaxation and nutrition courses), pregnancy (antenatal/postnatal exercise classes).
***** Can only be taken out in combination with COMPLETA

Saving tips

Grundversicherung

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 Telmed Access to medical care by telephone round the clock	BeneFit PLUS General Practitioner Coordination of medical treatment by the selected general practitioner or group practice	BeneFit PLUS Flexmed* Coordination of medical treatments by the selected general practitioner or group practice or the Centre for Telemedicine	PREMED-24 Free medical advice before any visit to the doctor
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Use the premium calculator at helsana.ch to calculate your premium.

Save with choice of deductible

	Choice of deductible**	Maximum premium reduction***
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

* valid from 1 January 2024

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

*** Maximum premium reduction per year prescribed by law on the basis of the optional deductible.

Other discounts

75% Children's discount (aged 0 to 18), first and second child	90% Children's discount (aged 0 to 18), from third child
minimum 20% Young people's discount (aged 19 to 25)	7% Accident exclusion discount (working persons only)

Supplementary insurance

Supplementary outpatient insurance and hospital insurance

- Family discount: 5% for two people, 10% for three people or more
- Multi-year discount: three-year contract: 3% (for new customers)
- Hospital deductibles: minimum 15% discount with choice of hospital deductibles

Legal expenses insurance

- 100% discount for children up to the age of 18
- 50% discount for young people aged between 19 and 25
- 25% discount if at least two adults (aged 26 and over) take out Helsana Advocare PLUS/Helsana Advocare EXTRA in the same contract (family contract)

More products

Dental insurance

DENTApplus

- 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 (DENTApplus LIGHT), CHF 1,000 (DENTApplus BRONZE), CHF 2,000 (DENTApplus SILVER), CHF 3,000 (DENTApplus GOLD) or up to unlimited cover per calendar year (DENTApplus COMBI), with a six-month waiting period

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 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, CHF 60, CHF 80, CHF 100, CHF 140 or CHF 180 single or cumulative

CURA

- Contribution to uncovered costs of household help or for accommodation and meals during a stay in a nursing home
- For regular care needed following accident or illness
- Choice of daily allowance: CHF 10, CHF 20, CHF 30, CHF 40, CHF 50, CHF 60, CHF 70, CHF 80, CHF 90, CHF 100, CHF 110, CHF 120, CHF 130, CHF 140, CHF 150, CHF 200, CHF 250, CHF 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 cover provided 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, CHF 100, CHF 150, CHF 200, CHF 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 existing insurance policies
- 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 pursuant to VVG*	Daily allowance insurance pursuant to KVG**
Duration of benefits	365 days 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

* Federal Insurance Policies Act (Versicherungsvertragsgesetz)

**Federal Health Insurance Act

We are there for 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/en/contact
helsana.ch/locations

Awarded top marks.



COMPLETA from Helsana scored highest on scope of benefits. moneyland.ch is the independent comparison service for insurers and banks.