

Our insurance products and benefits



2023/2024 edition

Helsana
Committed to life.

We are there for you.

Your health is important to us. We're there by your side when you need us. Any time, any place. Helping you stay healthy. So that you recover quickly. Or so you can live a better life when affected by illness.

We motivate and support you when you want to take action for your health. We can offer advice at any of the **40 Helsana locations** in Switzerland, or you can call us at any time. You and **2.2 million other customers** benefit not only from numerous forms of insurance but many other attractive services as well.

The **Helsana Coach app**, for example, helps you reach your personal health goals, step by step. The **Helsana+ bonus programme** rewards your healthy lifestyle. And with **Helsana Trails**, you can choose from over 360 outdoor running routes throughout Switzerland.

But we are also committed to the common good. We support social projects and organisations, including the **Theodora Foundation**, whose Giggle Doctors bring carefree moments to children in hospital.

As an official partner of the **Swiss Red Cross**, we are also committed to the health and well-being of Switzerland's population. We work to promote first aid and ease the burden on those tasked with caring for relatives.

We are there for you. Throughout your life.

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An overview of health insurance

The key facts and differences between basic and supplementary insurance in summary.

Basic insurance

Covers essential medical needs.



- Five models available
- Choice of annual deductible
- Premium amount depends on age and place of residence

Do you need medication, are you visiting a doctor or are you going to hospital? Then you have to contribute to part of these costs. But you can choose your deductible every year. The greater the deductible, the lower your insurance premium. Once your chosen deductible has been exceeded over the course of one calendar year, we assume 90% of all further costs.

Supplementary insurance

Covers additional needs related to your health.



- Choice of insurance products to suit different needs
- Health declaration required in some cases
- Premium amount depends on age, gender and place of residence

Would you like to extend your insurance cover? We have many options to choose from, such as our supplementary outpatient insurance products which cover healthcare costs that are not covered or only partly covered under basic insurance (alternative medicine, glasses, dental treatments and much more). We also offer supplementary insurance to give you more comfort during a hospital stay, and products that cover you in the event that you require legal assistance, if you need care or following an accident.

Basic insurance

Basic insurance is compulsory for all Swiss residents. This provides basic medical care in the event of illness, accidents and maternity. As the benefits are prescribed by law, they are the same under every health insurer.

Outpatient treatment	<p>Full cover throughout Switzerland Subject to the condition that the treatment is prescribed by a doctor and is listed in the benefits catalogue of the basic insurance scheme.</p> <p>Outpatient treatment Provided by licensed medical practitioners, chiropractors or medical support staff; a maximum tariff is applicable</p>
Complementary medicine	<p>Carried out by licensed medical practitioners who are members of the Swiss Medical Association (FMH) with recognised training, in accordance with the Health Insurance Benefits Ordinance (KLV) Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), traditional homoeopathy and phytotherapy</p>
Prevention	<p>Throughout Switzerland, if prescribed by a doctor, according to agreed rates We reimburse the costs of certain examinations for the early detection of illnesses and of preventive measures (e.g. vaccinations)</p>
Medicines	<p>Medication on the specialities list You receive the costs of medically prescribed medication which is covered by statutory health insurance and is on the specialities list</p>
Spectacle lenses and contact lenses	<p>Max. CHF 180/year up to 18th birthday</p>
Dental treatment	<p>Throughout Switzerland, if performed by recognised professionals, according to statutory or agreed tariff Benefits for accident-related tooth damage (if accident cover is included), serious diseases of the masticatory system and serious general illness</p>
Medical aids	<p>Medical aids which are medically necessary and prescribed by a doctor, in accordance with prescription for aids and equipment</p>
Transportation	<p>Costs covered for transportation and rescue operations in Switzerland – 50% up to CHF 500/year for transportation – 50% up to CHF 5,000/year for rescue operations</p>
Coverage abroad	<p>Emergency treatment (outpatient and inpatient) during temporary stays abroad – EU/EFTA countries: benefits in accordance with the social tariff schedule of the country of temporary residence – Other countries: up to max. twice the Swiss tariff amount (canton of residence)</p>
Pregnancy	<p>– Eight check-ups (seven before the birth, one afterwards) – Two ultrasound examinations – Three breastfeeding guidance sessions – CHF 150/year for birth preparation classes or for a consultation with the midwife – Full cost coverage for home birth or in the general ward of a listed hospital in the canton of residence</p>
Hospital	<p>Free choice of hospital from list Inpatient treatment: throughout Switzerland on the general ward of a listed hospital, up to a maximum of the tariff in the canton of residence</p>
Spa treatment	<p>You receive CHF 10/day for up to 21 days/calendar year for spa treatments in recognised therapeutic spas in Switzerland, if medically required and prescribed by a doctor</p>
Nursing home	<p>Healthcare in recognised nursing homes Co-payment according to the Health Care Benefits Ordinance (KLV)</p>

	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

More savings opportunities

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

* Once your deductible has been met, excess of 10% up to max. CHF 700/year or CHF 350/year for children.

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

Basic insurance models

BASIS

Standard model: you decide which doctor you would like to see for each medical concern.

helsana.ch/en/basis

- ✓ Free choice of doctor
- ✓ Direct access to specialists

BeneFit PLUS General Practitioner

General practitioner model: in the event of a medical concern, your first port of call is always your GP or group practice.

helsana.ch/en/benefitplus

- ✓ One contact point for all concerns
- ✓ You benefit from an attractive premium discount

Premium reduction	None	Use the premium calculator at helsana.ch to get your premium reduction.
Medical point of contact	You are free to choose a doctor to treat you on a case-by-case basis and consult them directly.	Your medical point of contact is the GP or group practice you choose from our list of doctors.
Benefits	<p>Self-determined medical care</p> <ul style="list-style-type: none"> – Free choice of doctor at all times – Direct access to specialists for outpatient treatment 	<p>Personal support from your GP</p> <ul style="list-style-type: none"> – Medical treatment tailored to your personal medical history – Avoid unnecessary repeat examinations
Obligation	<p>None</p> <p>In the event of a medical problem, you choose the professional to treat you on a case-by-case basis (GP, specialist, chiropractor, etc.).</p>	<p>In the event of a medical problem, your first port of call is always your chosen GP (or a doctor at your group practice).</p> <p>In consultation with you, your GP or group practice will design a binding course of treatment tailored to your particular condition and medical needs.</p> <p>If necessary, your GP (or your group practice) will refer you to a specialist or hospital.</p>
Ideal for	Individuals who always want complete freedom of choice	Individuals who value being able to see their GP in person
Advice line	For medical queries you can access our free advisory service Medi24 on 0800 100 008 or online via myHelsana .	
Exceptions under the BeneFit and PREMED-24 models	Emergencies, travel abroad, gynaecological check-ups, obstetric care, follow-up adjustments for glasses/contact lenses, dental treatments	

BeneFit PLUS Telmed

Medical advice over the phone: a doctor will determine what treatment you need, if any.
helsana.ch/telemedecine

- ✓ Free, binding advice
- ✓ Medical support around the clock
- ✓ You benefit from an attractive premium discount

BeneFit PLUS Flexmed*

You choose the first point of contact: GP practice or the Centre for Telemedicine
helsana.ch/en/benefit-plus-flexmed

- ✓ Two points of contact to plan your course of treatment
- ✓ You benefit from an attractive premium discount
- ✓ Medical support around the clock

PREMED-24

Medical advice over the phone: the independent Centre for Telemedicine will inform you of any treatment.
helsana.ch/en/premed-24

- ✓ Free, non-binding advice
- ✓ Medical support around the clock
- ✓ You benefit from an attractive premium discount

Premium reduction	Use the premium calculator at helsana.ch to get your premium reduction.		
Medical point of contact	Your medical point of contact is a medical professional from the independent Centre for Telemedicine.	Option 1: Your selected general practitioner from our list of doctors, or a group practice Option 2: The medical professionals at the Centre for Telemedicine.	Following a consultation with the medical professional at the independent Centre for Telemedicine, you are free to choose a doctor to treat you.
Benefits	Medical care by telephone <ul style="list-style-type: none"> – 24-hour medical advice – Accessible from anywhere in Switzerland – Optimum coordination of medical treatment 	Flexible care from your GP and by phone <ul style="list-style-type: none"> – No unnecessary visits to the doctor – Fast medical advice by phone from Medi24 – In the event of a medical problem, always call the independent Centre for Telemedicine. 	Medical care by telephone <ul style="list-style-type: none"> – 24-hour medical advice – Initial assessment without any obligation – Avoid unnecessary visits to the doctor
Obligation	<p>In the event of a medical problem, always call the independent Centre for Telemedicine.</p> <p>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.</p> <p>If necessary, the medical professional will refer you to a specialist or hospital.</p>	<p>If you experience health problems, your first port of call is always either your selected GP practice, your group practice or the Centre for Telemedicine. In consultation with you, your GP or group practice or the Centre for Telemedicine will design a course of treatment tailored to your particular condition and medical needs.</p> <p>If necessary, you will be referred for further treatment to a specialist or hospital.</p>	<p>Whenever you have a medical problem, always contact the independent Centre for Telemedicine for non-binding advice.</p> <p>If necessary, you can make an appointment with a doctor of your choice afterwards.</p>
Ideal for	People who would like to benefit from 24/7 medical advice from a central point of contact	People who want the flexibility to decide whether to seek personal support from their general practitioner or group practice or medical care over the phone.	Individuals who like to use a medical advice service
Advice line	0800 800 090	0800 884 040	0800 773 633
Exceptions under the BeneFit and PREMED-24 models	Insured persons do not have to refer to the first point of contact before gynaecological check-ups, obstetric care, dental treatments or subsequent tests by an ophthalmologist to adjust visual aids.		

* Valid from 1 January 2024

Supplementary outpatient insurance

TOP

Your supplement to basic insurance:
key outpatient benefits are covered.

helsana.ch/en/top

- ✓ CHF 150 per year towards spectacle lenses and contact lenses
- ✓ Contributions towards emergency treatments abroad
- ✓ Contributions towards ambulance costs in Switzerland and abroad

SANA

Your extra cover: outpatient benefits and alternative treatments are covered.

helsana.ch/en/sana

- ✓ Contributions towards complementary medicine
- ✓ Contributions towards preventive measures
- ✓ Contributions towards health promotion and fitness

Medicines	90% of the costs for medically prescribed medication not covered by statutory health insurance**
Correction of misaligned teeth	75%, max. CHF 10,000/year** Cost contributions up to age 20 (e.g. braces, wisdom teeth removal), no limit on tax point value
Coverage abroad	Full cover in an emergency* Payment of costs of treatment abroad for illness requiring emergency treatment, repatriation to Switzerland, rescue services and transportation. Planned treatments are not covered.
Spectacle lenses and contact lenses	90%, max. CHF 150/year* Contributions to spectacle lenses, contact lenses and visual aids
Medical aids and equipment	90%, max. CHF 1,000/year for medically prescribed aids and equipment such as hearing aids, blood pressure monitors, shoe inserts, etc.
Transportation and rescue in Switzerland	Max. CHF 100,000/year* Contributions to rescue, recovery and emergency transport in Switzerland
Special forms of treatment	75%, max. CHF 3,000/year** Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.
Legal expenses cover in health matters and for travel abroad	Payment of costs up to CHF 250,000/legal case For civil and internet legal expenses cover, see Helsana Advocare PLUS and Helsana Advocare EXTRA
Outpatient treatment	
Prevention	
Health promotion	
Complementary medicine	

75% of the costs for complementary medicine

75%, max. CHF 500/year*
Contributions to preventive medical care such as vaccinations, cardiovascular check-ups, ultrasound examinations, smoking cessation and examinations for the early detection of cancer

75% max. CHF 200 per area (CHF 500 for services associated with pregnancy) and calendar year where using recognised service providers:

- Fitness (courses and gym memberships)
- Back/full-body training
- Courses offered by Helsana cooperation partners
- Pregnancy

Outpatient: 75% of costs
Inpatient: 100%, max. CHF 5,000/year* where using recognised service providers

Contributions to alternative remedies and treatment methods recognised by Helsana, if medically necessary, such as osteopathy, kinesiology, medical massage

Discounts offered under supplementary outpatient insurance

Family discount:
5% for two people,
10% for three people or more

Multi-year discount:
For new customers: 3% for
three-year insurance policy

* Partial coverage under basic insurance for this benefit.

** No coverage under basic insurance for this benefit.

*** Can only be taken out in combination with COMPLETA.

**** Waiting period of twelve months from the start of the insurance.

In addition to
COMPLETA

COMPLETA

All the benefits of TOP and SANA with higher compensation in some cases.

helsana.ch/en/completa

- ✓ **CHF 300 per year towards spectacle lenses and contact lenses**
- ✓ **Contributions towards preventive measures**
- ✓ **Contributions towards complementary medicine**

Medicines	90% of the costs for medically prescribed medication not covered by statutory health insurance**. 75% of the costs for complementary medicine recognised by Helsana
Correction of misaligned teeth	75%, max. CHF 10,000/year** Cost contributions up to age 20 (e.g. braces, wisdom teeth removal), no limit on tax point value
Coverage abroad	Full cover in an emergency* Payment of costs of treatment abroad for illness requiring emergency treatment, repatriation to Switzerland, rescue services and transportation (social insurance will assume share of costs in excess of CHF 300 in EU/EFTA) 90%, max. CHF 1,000/year for elective outpatient medical or medically prescribed treatments
Spectacle lenses and contact lenses	90%, max. CHF 300/year* Cost contributions towards spectacle lenses and contact lenses
Medical aids and equipment	90%, max. up to CHF 1,500/year for medically prescribed aids and equipment such as hearing aids, blood pressure monitors, shoe inserts, etc.
Transportation and rescue in Switzerland	Max. CHF 100,000/ year* Contributions to rescue, recovery and emergency transport in Switzerland
Special forms of treatment	75%, max. CHF 4,500/year** Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.
Legal expenses cover in health matters and for travel abroad	Payment of costs up to CHF 250,000/legal case For civil and internet legal expenses cover, see Helsana Advocare PLUS and Helsana Advocare EXTRA
Outpatient treatment	90%, by non-contract medical practitioners (excluding psychotherapy)
Prevention	90%, max. CHF 750/year* Contributions to preventive medical care such as vaccinations, cardiovascular check-ups, ultrasound examinations, smoking cessation and examinations for the early detection of cancer
Health promotion	75% max. CHF 200 per area (CHF 500 for services associated with pregnancy) and calendar year where using recognised service providers: – Fitness (courses and gym memberships) – Back/full-body training – Courses offered by Helsana cooperation partners – Pregnancy
Complementary medicine	Outpatient: 75% of costs Inpatient: 100 %, max. CHF 5000/year* where using recognised service providers Contributions to alternative remedies and treatment methods recognised by Helsana, such as osteopathy, kinesiology, medical massage

Discounts offered under supplementary outpatient insurance

Family discount:
5% for two people,
10% for three people or more

Multi-year discount:
For new customers: 3% for
three-year insurance policy

COMPLETA PLUS***

Supplement your insurance cover under COMPLETA with additional benefits and higher cost contributions

helsana.ch/en/completa-extra

- ✓ **CHF 300 per year towards spectacle lenses, frames and contact lenses**
- ✓ **Contributions towards health promotion**
- ✓ **Contributions towards complementary medicine**

– In addition to the COMPLETA benefits, covers **90% up to a maximum of CHF 1,000/year** of the excess invoice for elective outpatient or medically prescribed treatments

– In addition to the COMPLETA benefits, covers **90%** of the excess invoice amount up to a **maximum of CHF 200 per year***
– Contributions to costs of spectacle frames
– **100%, max. CHF 500 per eye and calendar year** for laser eye correction****

100%, max. CHF 30,000 per recovery operation in Switzerland

Excess under COMPLETA equal to 25%

In addition to the COMPLETA benefits, covers 90% of the excess invoice amount up to a maximum of CHF 500 per year*

– **75%, max. CHF 200 per year** for treatments that exceed the costs of COMPLETA, for all areas combined
– **75% of the costs, up to CHF 100 per year**, for swimming classes for babies and for children (up to the age of five)

– In addition to the benefits provided under COMPLETA: **15% of the costs, up to CHF 500 per year**, for outpatient treatment
– **75%, max. CHF 500 per calendar year** for specific therapists and treatment methods not covered by COMPLETA

* Partial coverage under basic insurance for this benefit.

** No coverage under basic insurance for this benefit.

*** Can only be taken out in combination with COMPLETA.

**** Waiting period of twelve months from the start of the insurance.

Supplementary outpatient insurance

PRIMEO

The advantages of supplementary hospital insurance in outpatient procedures.

helsana.ch/en/primeo

- ✓ Free choice of doctor for outpatient procedures
- ✓ More comfort and better service for outpatient procedures
- ✓ Contributions towards medical innovations

Free choice of doctor	Free choice of doctor for outpatient procedures by a partner recognised by us
Comfort benefits	Private recovery area, meals, drinks, internet, newspapers, free parking or taxi home for outpatient treatments
Overnight stays	Max. CHF 1,200/year, max. CHF 400/treatment for overnight stays that are not medically indicated
Medical innovations	90%, max. CHF 5,000/year Innovative types of treatment and diagnosis, e.g. various genetic tests
Transportation in Switzerland	CHF 500/year e.g. for public transport, taxi, private vehicles
Medical check-ups	Check-ups: up to max. CHF 1,700 every three years Various check-up programmes, e.g. medical check-ups or check-ups in connection with exercise, nutrition or stress reduction
Medical aids and equipment	Max. CHF 5,000 per year for the costs of aids and equipment that exceed the benefits covered by basic insurance
Abroad	For elective outpatient treatments in a hospital abroad, following prior cost approval

Discounts offered under supplementary outpatient insurance

Family discount: 5% for two people, 10% for three people or more	Multi-year discount: For new customers: 3% for three-year insurance policy
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Dental insurance

DENTApus

Your insurance cover for dental treatment

helsana.ch/en/dentaplus

- ✓ Contributions towards dental treatments
- ✓ Contributions towards orthodontics and maxillary surgery
- ✓ Contributions towards dental hygiene

LIGHT option 75%, max. CHF 300/year No medical examination or dental screening	BRONZE option 50%, max. CHF 1,000/year
SILVER OPTION 75%, max. CHF 2,000/year	GOLD option 75%, max. CHF 3,000/year
COMBI OPTION 50%. max. CHF 1,000 per year for claims up to CHF 2,000, then 80% of costs exceeding CHF 2,000, unlimited per year	

Insured benefits	<ul style="list-style-type: none"> - Dental treatment, e.g. removal of wisdom teeth, root canal treatment, crowns, preventive treatment - Cavities treatment - Dental hygiene and check-ups by the dentist - Correction of misaligned teeth - Maxillary surgery - No limit on tax point value (max. maximum tariff according to the Swiss Dentists' Society (SSO))
Treatment abroad	Payment of costs: <ul style="list-style-type: none"> - If the dentist abroad has equivalent qualifications to those of Swiss dentists - Up to the maximum set out in the currently valid scale of fees published by the Swiss Association of Dentists (SSO)
Worth noting	<ul style="list-style-type: none"> - No medical examination is necessary for children before their third birthday. No X-rays are required for children before their seventh birthday - For the LIGHT (300) option, policyholders are generally accepted without a medical examination

Travel insurance

WORLD

Your supplementary outpatient insurance if you frequently travel abroad.

helsana.ch/en/world

- ✓ **Costs covered for treatment abroad**
- ✓ **Payment of costs and organisation of return travel**
- ✓ **Can only be taken out in combination with basic insurance**

Emergency call centre	24 hours a day, seven days a week: +41 58 340 16 11
Worldwide cover	WORLD is valid in all countries.
Treatment costs	Full cost coverage for a maximum of twelve months for emergency treatments abroad (inpatient or outpatient) that exceed the cover provided by basic insurance
Travel for visitors	Costs covered for outward and return travel for up to two family members if the insured person has to be hospitalised abroad for more than seven days
Return travel	<p>100% of the costs for return travel, if the requirements are met.</p> <p>If you are required to return home earlier than planned due to one of the following events, you will receive the full cost of your return travel:</p> <ul style="list-style-type: none">– A closely related person accompanying you on the trip has to be transported back to Switzerland due to illness or an accident.– A closely related person in Switzerland becomes seriously ill, is seriously injured or dies.– Your property at your place of residence is severely damaged as a result of theft, or because of fire, water or other natural hazards. <p>If you are a parent and need to be flown back to Switzerland, our emergency call centre will also organise and pay the costs of looking after your underage children who would be required to continue the journey or return home alone.</p>
Travel costs	<ul style="list-style-type: none">– Up to CHF 500/insured person for expenses arising in connection with the interruption or extension of your trip due to emergency treatment– Up to CHF 10,000/person or CHF 20,000/family– As a proportion of the price of the travel arrangements for the unused part of the journey, if the journey has to be cut short due to an insured event– Up to CHF 500 for unforeseen expenses arising in connection with repatriation
Missing person search	Up to CHF 10,000/year for search and recovery costs
Transport, rescue and repatriation	You receive the total cost of transportation to the nearest suitable hospital and to your place of residence.
Important	Policyholders are accepted without a risk assessment. However, pre-existing medical conditions are generally not covered. Furthermore, no reimbursement is provided for the costs of treatment for medical conditions or accidents which had already arisen or were known before the commencement of the insurance cover or the date on which the travel was booked.

Hospital insurance

HOSPITAL ECO

General insurance in hospital: 100% of costs incl. free choice of hospital.**

helsana.ch/en/hospitaleco

✓ Stay in a general ward (multi-bed room)

Hospital stays in Switzerland	100% of the costs in a general ward anywhere in Switzerland**
Room comfort	General ward , multi-bed room anywhere in Switzerland**
Hospital stays abroad	CHF 500/day for up to 60 days/year for emergency and planned hospital stays****
Free choice of doctor	
Lump sum on birth (for outpatient deliveries)	
Rooming-in stay for one accompanying person	
Acute and transitional care	CHF 90/day, max. 14 days/year for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home
Spa and convalescent therapies	CHF 30/day, max. 30 days/year for medically prescribed spa and convalescent therapies after surgery or illness
Household help	CHF 30/day, max. 30 days/year
Nanny service (childcare service) Insured person: parent	30 hours/year Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours
KidsCare (childcare) Insured person: child	30 hours/year Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work
Fast track	
Expert second opinion	

Discounts offered under hospital insurance

Family discount: 5% for two people, 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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HOSPITAL FLEX

Flexible insurance in hospital: free choice of ward on a case-by-case basis.**

helsana.ch/en/hospitalflex

✓ Free choice of hospital throughout Switzerland

✓ Free choice of ward

✓ Free choice of doctor in semi-private and private wards

Free choice of hospital, ward and doctor anywhere in Switzerland taking into account the co-payment selected**:

Hospital Flex 1:

- General ward: no co-payment
- Semi-private ward: 35% (max. CHF 3,000/year)
- Private ward: 50% (max. CHF 9,000/year)

Hospital Flex 2:

- General ward: no co-payment
- Semi-private ward: 20% (max. CHF 2,000/year)
- Private ward: 35% (max. CHF 4,000/year)

Free choice of ward:** general, semi-private or private ward

Hospital Flex 1: CHF 500/day, max. 60 days/year for emergency or planned*** hospital stays

Hospital Flex 2: CHF 1,000/day, max. 60 days/year for emergency or planned*** hospital stays

Free choice of hospital doctor (only applies to stays in a semi-private or private ward)

Hospital Flex 1: CHF 500/birth

Hospital Flex 2: CHF 1,000/birth

Accommodation and meals in hospital for an accompanying person **Hospital Flex 1:** CHF 50/day, max. 15 days/year
Hospital Flex 2: CHF 100/day, max. 15 days/year

Supplementary module

Option: CHF 100/day, max. 14 days/year
(if the FLEX supplementary module is included)

Option: CHF 100/day, max. 21 days/year
(if the FLEX supplementary module is included)

Option: CHF 50/day, max. 30 days/year
(if the FLEX supplementary module is included)

Option: 30 hours/year
Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours (if the FLEX supplementary module is included)

* – 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.

** Cantonal listed hospital, Helsana KVG contract hospital.

*** Submit an application for payment of costs prior to the planned treatment

HOSPITAL Private

Private insurance in hospital: single-bed room and free choice of doctor throughout Switzerland.*

helsana.ch/hospital-private

- ✓ Stay in a private ward (single-bed room)
- ✓ Free choice of doctor throughout Switzerland
- ✓ Entitlement to an expert second opinion

Hospital stays in Switzerland	Full cover for a private ward anywhere in Switzerland*
Room comfort	Private ward , one-bed room anywhere in Switzerland*
Hospital stays abroad	Full cost coverage for emergency treatments Full cost coverage with cost approval for elective treatments***
Free choice of doctor	Free choice of hospital doctor*
Lump sum on birth (for outpatient deliveries)	CHF 3,000
Rooming-in stay for one accompanying person	Accommodation and meals in hospital for an accompanying person CHF 200/day, max. 15 days/year
Acute and transitional care	CHF 240/day, max. 14 days/year for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home
Spa and convalescent therapies	CHF 200/day, max. 21 days/year for medically prescribed spa and convalescent therapies after surgery or illness
Household help	CHF 200/day, max. 30 days/year
Nanny service (childcare service) Insured person: parent	120 hours/year Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours
KidsCare (childcare) Insured person: child	120 hours/year Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work
Fast track	Quick initial consultation with a specialist
Expert second opinion	A second medical opinion from renowned professors in the case of serious illness or after an accident. Medical solutions precisely adapted to your personal requirements

HOSPITAL Semi-Private

Semi-private insurance in hospital: two-bed room and free choice of doctor throughout Switzerland.*

helsana.ch/hospital-semi-private

- ✓ Stay in a semi-private ward (two-bed room)
- ✓ Free choice of doctor throughout Switzerland
- ✓ Entitlement to an expert second opinion

	Full cover for a semi-private ward anywhere in Switzerland*
	Semi-private ward , two-bed room anywhere in Switzerland*
	CHF 1,500/day , for emergency treatment CHF 1,500/day , with cost approval for elective treatments***
	Free choice of hospital doctor*
	CHF 1,500
	Accommodation and meals in hospital for an accompanying person CHF 100/day, max. 15 days/year
	CHF 120/day, max. 14 days/year for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home
	CHF 100/day, max. 21 days/year for medically prescribed spa and convalescent therapies after surgery or illness
	CHF 100/day, max. 30 days/year
	60 hours/year Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours
	60 hours/year Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work
	Quick initial consultation with a specialist
	A second medical opinion from renowned professors in the case of serious illness or after an accident. Medical solutions precisely adapted to your personal requirements

Discounts offered under hospital insurance

Family discount: 5% for two people, 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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* – 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.

** Cantonal listed hospital, Helsana KVG contract hospital.

*** Submit an application for payment of costs prior to the planned treatment

Legal expenses insurance

Helsana Advocare PLUS*

Cost-effective legal expenses insurance for civil and motoring law.

helsana.ch/en/advocare-plus

- ✓ Europe-wide motorists' legal expenses cover
- ✓ Europe-wide civil legal expenses cover

Insured benefits	Europe-wide insurance for legal cases in civil and motoring law, expert legal advice
Scope	Europe
Insured sums	Europe: up to CHF 300,000 Legal advice cover up to CHF 300
Choice of lawyer	Free choice of lawyer
Minimum amount in dispute	In some cases CHF 300
Discounts	Free for children and young people up to the age of 18 50% discount for young people aged between 19 and 25 Partner discount of 25% possible from the age of 26

Civil legal expenses cover

- Enforcement of non-contractual claims for compensation
- Criminal defence against an insured person
- Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer
- Contractual disputes, e.g. related to purchase agreements, travel contracts or orders

Up to CHF 3,000

- Disputes with neighbours, e.g. due to disturbances
- Disputes concerning constructions requiring permits, e.g. extensions or conservatories

Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered

Motorists' legal expenses cover

- Enforcement of claims for damage to property, e.g. to your car
- Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle (max. CHF 3,000)
- The provision of defence in criminal proceedings, e.g. for an unwarranted fine
- Representation in administrative proceedings, e.g. following warnings due to infringements of road traffic regulations

Motor vehicles and watercraft registered under the name of the policyholder

- Holders or drivers of a motor vehicle or watercraft
- Pedestrians, cyclists, moped riders or passengers in any form of transport

* Can only be taken out in combination with TOP, COMPLETA or OMNIA.

Insured legal expenses cases

(up to max. insured sum)

Other insured legal expenses cases

(reduced insured sum)

Legal advice expenses cover

Insured legal expenses cases

Insured vehicles

Insured persons and characteristics

Helsana Advocare EXTRA*

Worldwide internet, civil and motorists' legal expenses insurance

helsana.ch/en/advocare-extra

- ✓ **Worldwide motorists' legal expenses cover**
- ✓ **Worldwide civil legal expenses cover**
- ✓ **Worldwide internet legal expenses cover**

Insured benefits	Global insurance for legal cases in civil, motoring and internet law, expert legal advice
Scope	Worldwide
Insured sums	Europe: up to CHF 1 million Outside Europe: up to CHF 100,000 Legal advice cover up to CHF 1,000
Choice of lawyer	Free choice of lawyer
Minimum amount in dispute	None
Discounts	Free for children and young people up to the age of 18 50% discount for young people aged between 19 and 25 Partner discount of 25% possible from the age of 26

Civil legal expenses cover

Insured legal expenses cases (up to max. insured sum)	<ul style="list-style-type: none"> – Enforcement of non-contractual claims for compensation – Criminal defence against an insured person – Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer – Contractual disputes, e.g. related to purchase agreements, online contracts, travel contracts and orders
Other insured legal expenses cases (reduced insured sum)	<p>Up to CHF 10,000</p> <ul style="list-style-type: none"> – Disputes with neighbours, e.g. due to disturbances – Disputes concerning constructions requiring permits, e.g. extensions or conservatories – Legal disputes as a landlord against tenants – Ownership rights – Cases relating to building and planning law
Legal advice expenses cover	Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered

Motorists' legal expenses cover

Insured legal expenses cases	<ul style="list-style-type: none"> – Enforcement of claims for damage to property, e.g. to your car – Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle – The provision of defence in criminal proceedings, e.g. for an unwarranted fine – Representation in administrative proceedings, e.g. following warnings due to infringements of road traffic regulations
Insured vehicles	Motor vehicles, watercraft and aircraft registered under the name of the policyholder
Insured persons and characteristics	<ul style="list-style-type: none"> – Holders or drivers of a motor vehicle or watercraft – Pedestrians, cyclists, moped riders or passengers in any form of transport – Holders or pilots of aircraft

Internet legal expenses cover

Insured legal expenses cases	<p>Up to CHF 50,000</p> <ul style="list-style-type: none"> – Disputes arising from cyber bullying – Disputes where the insured is the victim of a phishing or hacking attack or fraudulent credit card use – Disputes arising from the violation of personality rights and copyright – Property insurance benefits up to CHF 1,000, e.g. damages arising from non-delivery or incorrect delivery under online contracts or for the removal of slanderous internet content
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* Can only be taken out in combination with TOP, COMPLETA or OMNIA.

Long-term care insurance

CURA

Contributions towards nursing home accommodation costs or household help if you require care.

helsana.ch/en/cura

- ✓ Contributions towards household help or nursing home costs
- ✓ Choice of combination of waiting period and daily allowance

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 of costs	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.

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
- ✓ Entry-age premium (premium level remains the same throughout the entire term of the insurance)
- ✓ No waiting period

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

* 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).

Daily allowance

HOSPITAL EXTRA

Hospital daily allowance to cover extra costs during hospital stays.

helsana.ch/en/hospitalextra

- ✓ Daily allowance payments during hospital stay
- ✓ Choice of daily allowance
- ✓ No waiting period

Requirements	The inpatient stay takes place in a hospital that is listed on the cantonal hospital lists or on our list of KVG contract hospitals.
Duration of benefits	Up to 30 days/year The HOSPITAL EXTRA daily allowance is paid out irrespective of other existing insurance policies.
Daily allowance amount	CHF 50, 100, 150, 200 or max. 300/day
Maternity	The benefits are automatically covered by the insurance in the event of pregnancy.
Accident	The benefits are automatically covered by the insurance in the event of an accident.
Waiting periods	No waiting period (protection period for maternity benefits: 365 days)

SALARIA

Your daily allowance insurance for loss of earnings due to illness or accident

helsana.ch/en/salaria

- ✓ Daily allowance payments during loss of earnings
- ✓ Choice of daily allowance
- ✓ Choice of waiting period

Requirements	<ul style="list-style-type: none"> – You have a degree of incapacity for work of at least 25%. – You have a medical certificate confirming your incapacity for work. – You can prove that you have suffered a loss of income. – You notify us of your incapacity for work within the period specified in the Insurance Conditions.
Duration of benefits	SALARIA VVG* 365 or 730 days SALARIA KVG** 720 days within 900 calendar days
Daily allowance amount	SALARIA VVG* CHF 10 to CHF 600/day, max. CHF 18,000/month SALARIA KVG** CHF 10 to CHF 30/day, max. CHF 900/month
Maternity	SALARIA VVG* None SALARIA KVG ** 16 weeks
Accident	SALARIA VVG* Can be included SALARIA KVG** Can be included
Waiting periods	SALARIA VVG* 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days SALARIA KVG** 0, 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days

* Federal Insurance Policies Act

** Federal Health Insurance Act

Capital insurance

PREVEA

Lump-sum payment in the event of disability or death by illness or accident.

helsana.ch/en/prevea

- ✓ Financial protection in the event of disability
- ✓ Financial protection for your relatives in the event of your death
- ✓ Choice of individual insured sums

	PREVEA Accident	PREVEA Illness
Lump-sum payment	Lump-sum payment in the event of disability or death caused by an accident , irrespective of other insurance policies.	Lump-sum payment in the event of disability or death caused by illness , irrespective of other insurance policies.
Payment	Free choice of insured sum in increments of CHF 10 000. up to CHF 300,000 (with progression up to 350%; max. CHF 1,050,000)	ages 0–20: up to CHF 300,000 age 21+: up to CHF 500,000
Combination option	PREVEA Accident and PREVEA Illness may be concluded individually or in combination .	
Freely usable	In the event of disability : e.g. for additional medical measures, professional integration measures or alterations to your house or apartment In the event of death : e.g. to ensure family care and household help, or to pay costs which are not covered that may arise as a result of death	
No long-term obligation	Cancellation of PREVEA Accident and PREVEA Illness at any time (notice period of three months to the end of any month)	
Co-payments	<p>Mobility: Helsana contributes to the cost of journeys taken in Switzerland on public transport or by taxi up to CHF 1,000/year (max. CHF 5,000/claim).</p> <p>Retraining costs: payment of costs for professional retraining required because of an accident up to max. 10% of the insured DI sum (without progression).</p> <p>Other co-payments: contributions to accident-related rescue, recovery, travel or transport costs, transport of human remains and burial costs as well as benefits for damage to property, medical aids and home care in accordance with the standards and rates of compulsory accident insurance.</p> <p>Premium waiver: in the event of the death or disability of a person with an obligation to provide support, Helsana covers the insurance premiums for PREVEA Accident for children up to the age of 18.</p>	None

Saving 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.

<p>BeneFit PLUS Telemedicine</p> <p>Access to medical care by telephone round the clock</p>	<p>BeneFit PLUS General Practitioner</p> <p>Coordination of medical treatment by the selected general practitioner or group practice</p>	<p>BeneFit PLUS Flexmed*</p> <p>Coordination of medical treatments by the selected general practitioner or group practice or the Centre for Telemedicine</p>	<p>PREMED-24</p> <p>Free medical advice before any visit to the doctor</p>
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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

Other discounts

<p>75%</p> <p>Children's discount (ages 0 to 18), first and second child</p>	<p>90%</p> <p>Children's discount (ages 0 to 18), from third child</p>
<p>mind. 20%</p> <p>Young people's discount (ages 19 to 25)</p>	<p>7%</p> <p>Accident exclusion discount (working persons only)</p>

* 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.

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)

We are there for you.

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.



Insurance premium prices and benefits are subject to constant testing by the Vermögenszentrum. The Helsana supplementary insurance products **COMPLETA, TOP and SANA** have been given a rating of "above average".