

# Our insurance products and benefits



2022/2023 edition

**Helsana**  
Committed to life.

# Hospital insurance

## HOSPITAL ECO

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

[helsana.ch/en/hospitaleco](https://helsana.ch/en/hospitaleco)

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

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

### Discounts offered under hospital insurance

<b>Family discount:</b> 5% for two people, 10% for three people or more	<b>Multi-year discount:</b> For new customers: 3% for three-year insurance policy	<b>Hospital deductible:</b> 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](https://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](https://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](https://helsana.ch/hospital-private)

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

<b>Hospital stays in Switzerland</b>	Full cover for a private ward anywhere in Switzerland*
<b>Room comfort</b>	<b>Private ward</b> , one-bed room anywhere in Switzerland*
<b>Hospital stays abroad</b>	<b>Full cost coverage</b> for emergency treatments <b>Full cost coverage</b> with cost approval for elective treatments***
<b>Free choice of doctor</b>	Free choice of hospital doctor*
<b>Lump sum on birth</b> (for outpatient deliveries)	<b>CHF 3,000</b>
<b>Rooming-in stay for one accompanying person</b>	Accommodation and meals in hospital for an accompanying person <b>CHF 200/day, max. 15 days/year</b>
<b>Acute and transitional care</b>	<b>CHF 240/day, max. 14 days/year</b> for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home
<b>Spa and convalescent therapies</b>	<b>CHF 200/day, max. 21 days/year</b> for medically prescribed spa and convalescent therapies after surgery or illness
<b>Household help</b>	<b>CHF 200/day, max. 30 days/year</b>
<b>Nanny service</b> (childcare service) Insured person: parent	<b>120 hours/year</b> Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours
<b>KidsCare</b> (childcare) Insured person: child	<b>120 hours/year</b> Child ill/had an accident: trained caregiver looks after the child at home if the parents have to work
<b>Fast track</b>	Quick initial consultation with a specialist
<b>Expert second opinion</b>	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](https://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*
	<b>Semi-private ward</b> , two-bed room anywhere in Switzerland*
	<b>CHF 1,500/day</b> , for emergency treatment <b>CHF 1,500/day</b> , with cost approval for elective treatments***
	Free choice of hospital doctor*
	<b>CHF 1,500</b>
	Accommodation and meals in hospital for an accompanying person <b>CHF 100/day, max. 15 days/year</b>
	<b>CHF 120/day, max. 14 days/year</b> for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home
	<b>CHF 100/day, max. 21 days/year</b> for medically prescribed spa and convalescent therapies after surgery or illness
	<b>CHF 100/day, max. 30 days/year</b>
	<b>60 hours/year</b> Parent(s) in hospital: childcare provided by experienced professionals from Monday to Friday during regular working hours
	<b>60 hours/year</b> 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

<b>Family discount:</b> 5% for two people, 10% for three people or more	<b>Multi-year discount:</b> For new customers: 3% for three-year insurance policy	<b>Hospital deductible:</b> minimum 15% discount with choice of hospital deductibles
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## 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".