

Our insurance products and benefits in detail



2022/2023 edition

Helsana
Committed to life.

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 This is subject to the condition that treatment is prescribed by a doctor and listed in the benefits catalogue of the basic insurance</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), medical 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 agreed rates 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 Insurance 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

at least 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

Premium reduction	None
Medical point of contact	You are free to choose a doctor to treat you on a case-by-case basis and consult them directly.
Benefits	Self-determined medical care – Free choice of doctor at all times – Direct access to specialists for outpatient treatment
Obligation	None In the event of a medical problem, you choose the professional to treat you on a case-by-case basis (GP, specialist, chiropractor, etc.).
Ideal for	Individuals who always want complete freedom of choice
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	

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
- ✓ Discount of at least 10% on your insurance premium*

Premium reduction	10%, 12%, 14% or 16% discount on your insurance premium depending on the service provider. The discounts shown for GP practices and group practices are valid from 1 January 2023. With BeneFit PLUS General Practitioner with Medbase, you will receive a 16% discount on your insurance premium.
Medical point of contact	Your medical point of contact is the GP or group practice you choose from our list of doctors.
Benefits	Personal care from your GP – Medical treatment tailored to your personal medical history – Avoid unnecessary repeat examinations
Obligation	In the event of a medical problem, your first port of call is always your chosen GP (or a doctor at your group practice). In the BeneFit PLUS General Practitioner model, you can also select a Medbase medical centre as your first port of call for medical matters. This means that you can receive medical support in Medbase medical centres or Medbase pharmacies anywhere in German-speaking Switzerland. In consultation with you, your GP or group practice will design a binding course of treatment tailored to your particular condition and medical needs. If necessary, your GP (or your group practice) will refer you to a specialist or hospital.
Ideal for	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

* 10%, 12% or 16% discount on your insurance premium depending on the service provider. The discounts shown for GP practices and group practices are valid from 1 January 2023.

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
- ✓ 15% discount on your insurance premium

Premium reduction	15%
Medical point of contact	Your medical point of contact is a medical professional from the independent Centre for Telemedicine.
Benefits	Medical care by telephone – 24-hour medical advice – Accessible from anywhere in Switzerland – Optimum coordination of medical treatment
Obligation	In the event of a medical problem, always call the independent Centre for Telemedicine. 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. If necessary, the medical professional will refer you to a specialist or hospital.
Ideal for	People who would like to benefit from 24/7 medical advice from a central point of contact
Advice line	0800 800 090
Exceptions under the BeneFit and PREMED-24 models	Emergencies, travel abroad, gynaecological check-ups, obstetric care, follow-up adjustments for glasses/contact lenses

PREMED-24

Medical advice over the phone: a doctor will tell you what treatment you need, if any.

helsana.ch/en/premed-24

- ✓ Free, non-binding advice
- ✓ Medical support around the clock
- ✓ 8% discount on your insurance premium

Premium reduction	8%
Medical point of contact	After receiving medical advice from Medi24 you are free to choose a doctor to treat you.
Benefits	Medical care by telephone – 24-hour medical advice – Initial assessment without any obligation – Avoid unnecessary visits to the doctor
Obligation	In the event of a medical problem, always consult the free medical advice from Medi24 to receive non-binding advice. If necessary, you can make an appointment with a doctor of your choice afterwards.
Ideal for	Individuals who like to use a medical advice service
Advice line	0800 773 633
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

We are there for you.

Helsana Group
0844 80 81 82
helsana.ch/en/contact
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Awarded top marks.



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