

Our insurance products and benefits



2023/2024 edition

Helsana
Committed to life.

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**

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	

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**

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:
<ul style="list-style-type: none"> - 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

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".