

A woman with long dark hair and sunglasses on her head is smiling and looking at a young child lying in a purple hammock. The child is wearing a green and white patterned shirt and light-colored shorts. They are in a lush green field with white flowers. The background is slightly blurred, emphasizing the subjects in the hammock.





















SUMMARY OF BENEFITS 2023

INDIVIDUAL INSURANCE SOLUTIONS FOR OUTSTANDING HEALTH.

BECAUSE HEALTH
IS EVERYTHING

SWICA

BASIC AND SUPPLEMENTARY INSURANCE PLANS

	BASIC INSURANCE		ACCIDENT INSURANCE	SUPPLEMENTARY INSURANCE PLANS FOR INDIVIDUAL REQUIREMENTS	
	STANDARD AND FAVORIT MODELS		INFORTUNA MEDICAL EXPENSES	COMPLETA TOP, COMPLETA PRAEVENTA	OPTIMA, SUPPLEMENTA, DENTA
OUTPATIENT TREATMENT, ORTHODOX MEDICINE	 Treatment by contracting physician and other approved health professionals such as e.g. chiropractors, midwives. Full cover *	*	Full cover		OPTIMA: Orthodox medical treatment using non-contractual physicians worldwide *
MEDICINES	 As per statutory lists of medicines with doctor's prescription (for use within the indication)	*	Full cover	COMPLETA TOP: +Homeopathic, plant-based and anthroposophic preparations prescribed by SWICA-recognised doctors and therapists +Medically indicated medication (within the indication) which is not covered by basic insurance ▲	
HOSPITALISATION	 General ward in hospitals of the canton of residence or current location based on the rate valid for the canton of residence *	*	Full cover at SWICA contract hospitals		
COMPLEMENTARY MEDICINE	 Anthroposophic medicine, acupuncture, TCM pharmacotherapy, homeopathy and phytotherapy: costs covered based on the rate of the canton of residence for doctors certified (FMH) in the discipline *	*	Full cover with SWICA-recognised doctors and therapists	COMPLETA TOP: Up to CHF 80 per hour: SWICA-recognised doctors and therapists ▲	OPTIMA: + Full cover with SWICA-recognised doctors and therapists *
MEDICAL CHECK-UPS	 Preventive measures under the statutory benefits regulations, gynaecological check-up every 3 years *	*		COMPLETA PRAEVENTA: + 90% of costs up to CHF 500 every 3 years, as per separate list	OPTIMA: + 90%, no limit on amount, as per separate list
MATERNITY	 No co-payments for maternity benefits in accordance with the Health Care Benefits Ordinance; no co-payments for treatment against illness from the 13th week of pregnancy up to and including the 8th week after the birth.			COMPLETA TOP: + breastfeeding benefit CHF 200 per child COMPLETA PRAEVENTA: + antenatal and post-natal exercises; 50% up to CHF 300 per year from health promotion	OPTIMA: Orthodox medical treatment using non-contractual physicians and midwives.
HEALTH PROMOTION AND PREVENTIVE HEALTHCARE				COMPLETA PRAEVENTA: As per separate list 50% up to CHF 500/year, up to CHF 300 per type of preventive care	OPTIMA: + 90% up to CHF 300 per year, as per separate list
INOCULATION AND TRAVEL VACCINATION	 Vaccinations under the provisions of the Health Care Benefits Ordinance *	*		COMPLETA PRAEVENTA: + 90% up to CHF 200 per year	OPTIMA: + 90%, amount unlimited
HOME HELP, HOME ATTENDANT			Home help: full cover. Home Attendant: CHF 50 per day, max. 60 days per year (only in Switzerland)	COMPLETA TOP: Home help: 50% up to CHF 30/day, max. 60 days per year	
HOME NURSING CARE, HOME NANNY	 Home nursing care: advice, treatment/basic care provided by recognised service providers *	*	Home nursing care: full cover. Home Nanny: CHF 100 per day, max. 60 days per year (only in Switzerland)		
SPA TREATMENT	 CHF 10 per day, 21 days per year *	*	Full cover	COMPLETA TOP: + CHF 30/day, max. 30 days per year	OPTIMA: + CHF 30/day, max. 30 days per year
CONVALESCENCE CURES			Full cover	COMPLETA TOP: CHF 20/day, max. 30 days per year	OPTIMA: + CHF 30/day, max. 30 days per year
PSYCHOTHERAPY	 Psychotherapy with a specialist; medically prescribed psychological psychotherapy *	*	Full cover	COMPLETA TOP: Psychological psychotherapy has been covered under basic insurance since July 2022.	OPTIMA: Psychological psychotherapy has been covered under basic insurance since July 2022.
GLASSES OR CONTACT LENSES	 CHF 180 per year up to the age of 18 (under the statutory benefits regulations) *	*	Full cover	COMPLETA TOP: 90% of optician's bills, up to CHF 200 every 3 years, cannot be combined with benefits from basic insurance	OPTIMA: + 90% up to CHF 300 every 3 years SUPPLEMENTA: + 90% up to CHF 300 every 3 years
MEDICALLY PRESCRIBED AIDS	 Statutory list of aids and appliances *	*	Full cover	COMPLETA TOP: 90% up to CHF 200 per year, as per separate list	OPTIMA: + 90% up to CHF 300 per year SUPPLEMENTA: + 90% up to CHF 500 per year, as per separate list
EMERGENCY TRANSPORT/MEDICALLY INDICATED TRANSPORT, SEARCH AND RESCUE OPERATIONS	 50% up to CHF 500 for medically indicated transport; 50% up to CHF 5000 for emergency transport in Switzerland *	*	+Emergency transport/transfers full cover; search/rescue operations CHF 20000 per event (valid for Switzerland and abroad)	COMPLETA TOP: + Switzerland: emergency transport/transfers 90% up to CHF 20000 per year, together with the benefits from basic insurance; search and rescue operations up to CHF 20000 per year; Abroad: search and rescue operations and emergency transport up to CHF 50000 per year	OPTIMA: + Emergency transport/transfers 90% up to CHF 20000 per year (valid for Switzerland and abroad) SUPPLEMENTA: + Emergency transport/transfers 90% up to CHF 20000 per year (valid for Switzerland and abroad)
REPATRIATION			Full cover	COMPLETA TOP: Full cover	
TREATMENT ABROAD	 Costs covered in emergencies up to double the rate based on the recognised rate for Switzerland or as per bilateral agreement with EU/EFTA countries *	*	Full cover	COMPLETA TOP: Full cover for outpatient and inpatient treatment in emergencies (private hospital category for the first 3 months of travel) ▲	OPTIMA: Full cover for outpatient treatment (not including dental treatment) *
DENTAL TREATMENT COSTS, DENTAL HYGIENE	 In the case of serious illnesses of the masticatory system or if the treatment is related to a very serious general illness. Cover in the event of dental accident, if accident cover is in place *	*	Full cover	COMPLETA TOP: 50% up to CHF 100 per year	DENTA 1: 50% up to CHF 500 per year DENTA 2: 50% up to CHF 1000 per year DENTA 3: 75% up to CHF 1500 per year DENTA 4: 75% up to CHF 2000 per year
ORTHODONTICS	 Under certain legal conditions *	*		COMPLETA TOP: 50% up to CHF 10000 per year as per UVG rate up to age 25	Up to 25 years of age: DENTA 1: 50% up to CHF 1000 per year DENTA 2: 50% up to CHF 2000 per year DENTA 3: 75% up to CHF 3000 per year DENTA 4: 75% up to CHF 4000 per year

* SWICA charges the co-payments prescribed by law or defined in the contract for these benefits.
▲ Co-payments for COMPLETA TOP: Under the General Insurance Conditions (GIC) and Supplementary Conditions (SC), adult customers can choose between no excess and an excess of 600 francs for these benefits. Children below the age of 18 are exempt from any excess. All insured persons are subject to a deductible of 10% (max. 700 francs for adults and 350 francs for children). Any co-payments already made under mandatory healthcare insurance are carried over.

For all products listed here, payment of benefits is subject to the current General Insurance Conditions (GIC) and Supplementary Insurance Conditions (SIC) with the date of issue printed on your insurance policy. Year always refers to the calendar year. Full cover means that SWICA covers all costs that exceed the statutory and/or agreed co-payments.

HOSPITALISATION INSURANCE

SWITZERLAND-WIDE ACCESS TO THE GENERAL WARDS OF SWICA CONTRACT HOSPITALS

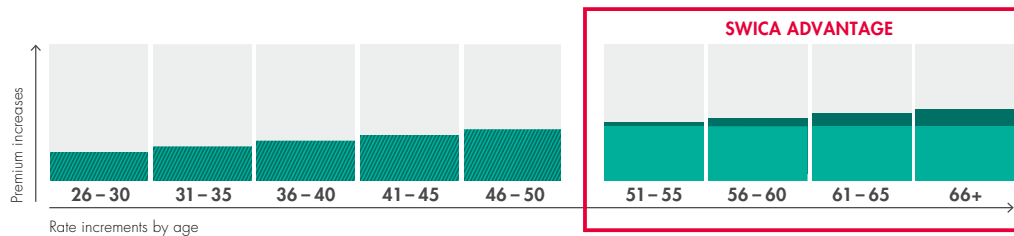
SWITZERLAND-WIDE FREE CHOICE OF DOCTOR AND HOSPITAL WITH PRIVACY IN A TWO-BED OR PRIVATE ROOM

WORLDWIDE FREE CHOICE OF DOCTOR AND HOSPITAL WITH OPTIMAL COMFORT AND CARE IN A PRIVATE ROOM

	HOSPITA GENERAL HOSPITA PLUS	HOSPITA SEMI-PRIVATE HOSPITA FLEX SEMI-PRIVATE	HOSPITA PRIVATE HOSPITA FLEX PRIVATE	HOSPITA PRIVATE GLOBAL BESTMED
HOSPITAL STAYS WITH SELECTABLE CO-PAYMENT FOR SUPPLEMENTARY INSURANCE PLANS	<p>HOSPITA GENERAL: Full cover in the general ward of any hospital under contract with SWICA</p> <p>HOSPITA PLUS: Exclusive SWICA guarantee for children and young people up to the age of 18</p> <ul style="list-style-type: none"> Switch to semi-private or private ward possible regardless of state of health Option can be exercised up to the age of 40 <p>Selectable co-payment per year</p> <ul style="list-style-type: none"> CHF 1 000, premium reduction = 15% CHF 2 000, premium reduction = 25% CHF 5 000, premium reduction = 50% 	<p>HOSPITA SEMI-PRIVATE: Full cover in semi-private ward of all hospitals in Switzerland and Liechtenstein*</p> <p>HOSPITA SEMI-PRIVATE (list): Full cover in semi-private ward of hospitals on the SWICA hospital list*</p> <p>Selectable co-payment per year</p> <ul style="list-style-type: none"> CHF 1 000, premium reduction = 15% CHF 2 000, premium reduction = 25% CHF 5 000, premium reduction = 50% 	<p>HOSPITA PRIVATE: Full cover in the private room of any hospital in Switzerland and Liechtenstein*</p> <p>HOSPITA PRIVATE (list): Full cover in private ward of hospitals on the SWICA hospital list*</p> <p>Selectable co-payment per year</p> <ul style="list-style-type: none"> CHF 1 000, premium reduction = 15% CHF 2 000, premium reduction = 25% CHF 5 000, premium reduction = 50% 	<p>Private ward worldwide, full cover in public and private hospitals*</p> <p>BestMed guarantee: Special benefits for insured persons with special requirements. The fastest connection to outstanding medical care around the clock.</p> <p>Selectable co-payment per year</p> <ul style="list-style-type: none"> CHF 1 000, premium reduction = 15% CHF 2 000, premium reduction = 25% CHF 5 000, premium reduction = 50%
		<p>HOSPITA FLEX SEMI-PRIVATE: Free choice of hospital ward (general or semi-private) before every hospital stay. Full cover in the general or semi-private ward of public and private hospitals in Switzerland and Liechtenstein.*</p> <p>Choice before each hospital stay</p> <ul style="list-style-type: none"> General: no co-payments Semi-private: CHF 300 per day, max. CHF 6 000 per year 	<p>HOSPITA FLEX PRIVATE: Free choice of hospital ward (general, semi-private or private) before every hospital stay. Full cover in the general, semi-private or private ward of public and private hospitals in Switzerland and Liechtenstein.*</p> <p>Choice before each hospital stay</p> <ul style="list-style-type: none"> General: no co-payments Semi-private: CHF 300 a day, max. CHF 6 000 a year Private: CHF 400 per day, max. CHF 8 000 per year 	
MATERNITY	Additional costs for the newborn during the mother's confinement, the same as the mother's cover	Additional costs for the newborn during the mother's confinement, the same as the mother's cover	Additional costs for the newborn during the mother's confinement, the same as the mother's cover	Additional costs for the newborn during the mother's confinement, the same as the mother's cover
HOME HELP, HOME ATTENDANT	+CHF 15/day, max. 60 days per year (Home Attendant only in Switzerland)	+CHF 30/day, max. 60 days per year (Home Attendant only in Switzerland)	+CHF 40/day, max. 60 days per year (Home Attendant only in Switzerland)	+CHF 50/day, max. 60 days per year (Home Attendant only in Switzerland)
HOME NURSING CARE, HOME NANNY	+CHF 30 per day (Home Nanny only in Switzerland and for a maximum of 60 days per year)	+CHF 60 per day (Home Nanny only in Switzerland and for a maximum of 60 days per year)	+CHF 80 per day (Home Nanny only in Switzerland and for a maximum of 60 days per year)	+CHF 100 per day (Home Nanny only in Switzerland and for a maximum of 60 days per year)
SPA TREATMENTS	+CHF 30/day, max. 30 days per year	+CHF 60/day, max. 30 days per year	+CHF 80/day, max. 30 days per year	+CHF 100/day, max. 30 days per year
CONVALESCENCE CURES	+CHF 15/day, max. 30 days per year	+CHF 30/day, max. 30 days per year	+CHF 40/day, max. 30 days per year	+CHF 50/day, max. 30 days per year
EMERGENCY TRANSPORT/ TRANSFERS	+90%, up to 5 000 per year (Switzerland and abroad)	+90%, no upper limit (Switzerland and abroad)	+90%, no upper limit (Switzerland and abroad)	+90%, no upper limit (Switzerland and abroad)
SEARCH/ RESCUE OPERATIONS, REPATRIATION	90% up to CHF 5 000 per event	90% up to CHF 20 000 per event	90% up to CHF 20 000 per event	90% up to CHF 20 000 per event
TREATMENT ABROAD	+CHF 50/day and CHF 5 000 per year for treatment costs	+CHF 100/day and CHF 10 000 per year for treatment costs	+CHF 150/day and CHF 30 000 per year for treatment costs	Full cover

*In the absence of a contract between SWICA and a hospital, SWICA's maximum rate applies. In the case of HOSPITA PRIVATE WORLDWIDE, this applies only to treatment in Switzerland and the Principality of Liechtenstein.

- SWICA RATE AT AGE OF JOINING REMAINS UNCHANGED FOR LIFE.
- WITH COMPETITORS, PREMIUMS RISE WITH AGE.



REWARD FOR CUSTOMER LOYALTY – SWICA RATE BASED ON AGE AT TIME OF JOINING

With most health insurers, the premiums for hospitalisation cover rise noticeably with age every five years. This often leads to a high financial burden in old age, precisely when you are dependent on optimum insurance cover. With the rate based on the age when you joined we count your period of cover to date when calculating the rate for your premium and thus reward you for your loyalty.

ALTERNATIVE BASIC INSURANCE MODELS FROM SWICA.

Mandatory basic insurance under the Federal Act on Health Insurance (KVG) ensures that you have solid basic cover. In addition to the conventional insurance option, SWICA also offers comprehensive alternative insurance plans. You enjoy attractive premium discounts.



FAVORIT CASA/MEDICASA NETZ PROVITA/MEDICASA PROVITA

Your general practitioner is your first point of contact for all questions relating to your health. On request, he will refer you to a specialist or therapist. He also keeps track of your treatment and ensures that it is well coordinated and of optimum benefit to you.



FAVORIT MEDICA

You can choose your doctor from the MEDICA directory of your canton of residence. He will give you expert advice on the best treatment and arrange for the necessary therapy right away.



FAVORIT MEDPHARM/MEDPHARM PROVITA

The SWICA partner pharmacy or santé24 telemedicine service is your first point of contact for all health-related questions. If they cannot solve your problem for you, you then select your doctor from the MEDPHARM directory.



FAVORIT SANTE/HMO PROVITA

The Medbase Health Centre or SWICA partner practice is your first point of contact for all health-related questions. You have direct access to a network of doctors and therapists.



FAVORIT TELMED

The santé24 telemedicine service is your first point of contact for all health-related questions. If necessary, the medical experts will refer you to a suitable doctor or therapist and make the appointment for you.

Find out more: swica.ch/basic-insurance

ATTRACTIVE INSURANCE FOR SPECIAL CIRCUMSTANCES.



ENDOWMENT INSURANCE

Life can sometimes be very cruel. To ensure that personal suffering is not aggravated by financial hardship, it is important to have a reliable insurance solution. Protect yourself and your family against the financial risks of death or disability from illness or accident.



VACANZA TRAVEL INSURANCE

Whenever you're abroad, whether on holiday or for other reasons, VACANZA travel insurance provides optimum cover in the event of illness or accident anywhere in the world. **Buy online:** swica.ch/travel-insurance



MEDICAL INSURANCE FOR GUESTS

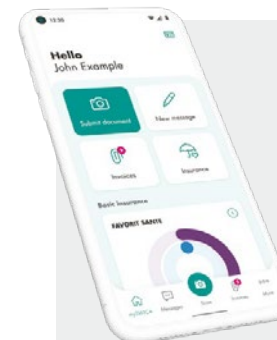
When we receive visitors from abroad, we want to do everything we can to make them feel at home in Switzerland. This includes taking steps to deal with unexpected events. With medical insurance for guests, your visitors are insured against illness and accident.

Buy online: swica.ch/medical-insurance-for-guests



HEALTH LEGAL PROTECTION INSURANCE

Health legal protection insurance offers comprehensive support in connection with legal problems, questions and disputes relating to health impairments.



MYSWICA – DIGITAL CUSTOMER PORTAL FOR ALL YOUR INSURANCE NEEDS

- › Individual overview of benefits
- › Scan and submit invoices online
- › Send messages to Customer Service
- › Easily update personal data
- › Live status of excess and deductible

Find out more and download the app: swica.ch/myswica



SWICA SERVICES FOR YOU.

RECOMMEND SWICA AND RECEIVE 100 FRANCS

Are you a satisfied SWICA customer? Then let other people know. Your recommendation pays off twice over. Your friends and acquaintances will enjoy first-class service and attractive premiums, and you will be rewarded with 100 francs for every successful recommendation.

swica.ch/recommend



ACTIVE4LIFE OFFERS FOR SWICA CUSTOMERS

There are lots of day-trip destinations and offers for you to discover. Thanks to around 100 active4life preferential offers, SWICA customers enjoy a range of discounts from partners in the fields of nutrition, health, sport and wellness. swica.ch/active4life



DIGITAL, SECURE AND ALWAYS AVAILABLE

- › mySWICA: manage your insurance digitally
- › BENEVITA: digital health coach with bonus programme
- › BENECURA: digital health consultation with SymptomCheck

swica.ch/app



BECAUSE HEALTH IS EVERYTHING

HOLISTIC SUPPORT FROM SWICA.

From initial medical advice, through diagnosis, therapy and reintegration into daily life, to financing: SWICA offers its customers personal assistance and holistic care from a single source.

BE COVERED

Financial protection
in the event of illness,
accident and maternity



Rate based on your age
when you join remains
unchanged for life



Co-payments
from basic insurance are offset against
those for supplementary insurance



Customised,
individual
insurance solutions



**Best value for
money** in every
phase of life



Professional
advice
in your region



mySWICA:
Manage your
insurance digitally



BE HEALTHY

Generous contributions
for **health promotion**
and **preventive healthcare**



Advantages thanks
to **partnerships with**
sports associations



Around 100
preferential
active4life offers



BENEVITA: Digital
health coach with
bonus programme



GET HEALTHY & LIVE WELL WITH A DISABILITY

Free
second
opinion



Personal support
in the event of illness
or accident



**Home Nanny/
Home Attendant**
services



BENECURA: Digital
health consultation
with SymptomCheck



First-class
medical
care



Equal consideration of
conventional and
complementary medicine



Support programmes for
chronic illnesses based on the latest
medical research



THERE FOR YOU, 24 HOURS A DAY, 365 DAYS A YEAR.

SWICA CUSTOMER SERVICE 24/7

SWICA Customer Service is available 24/7 free of charge to answer questions about your insurance cover. **Phone 0800 80 90 80**

SANTÉ24 – YOUR SWISS TELEMEDICINE SERVICE

The doctors and medical staff at santé24 are available free of charge to answer any questions you may have about prevention, illness, accident and maternity. **Phone +41 44 404 86 86**