



SUMMARY OF BENEFITS 2020

# INDIVIDUAL INSURANCE SOLUTIONS FOR OUTSTANDING HEALTH.

BECAUSE HEALTH  
IS EVERYTHING

**SWICA**

# HOLISTIC SUPPORT FROM SWICA.

## Because health is everything

From initial medical advice, through diagnosis, therapy and reintegration into daily life, to financing: SWICA offers its customers all-round medical 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**  
Digital customer portal



### BE HEALTHY

#### Contributions towards health promotion and preventive healthcare

of up to 800 francs for exercise, nutrition and wellbeing



Advantages thanks to



**partnerships with sports associations**

Around 100

**preferential active4life offers**



#### BENEVITA

Digital health platform 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



365 days a year,  
24 hours a day

#### 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

## The SWICA FAVORIT basic insurance models.

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 can enjoy premium discounts of up to 22%.



#### 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 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.



#### 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.

Find out more: [swica.ch/basic-insurance](http://swica.ch/basic-insurance)

### santé24 – your Swiss telemedicine service























Worldwide telemedicine service, 24 hours a day

The doctors and medical staff at santé24 will offer you advice on all questions relating to prevention, illness, accident and maternity – 24 hours a day, 365 days a year, worldwide and in four languages. Advice is free of charge to SWICA customers.

Find out more: [swica.ch/sante24](http://swica.ch/sante24)



# 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   |  | <b>OPTIMA:</b> Orthodox medical treatment using non-contractual physicians worldwide *  |
| Medicines   |    | As per statutory lists of medicines with doctor's prescription *  | Full cover   | <b>COMPLETA TOP:</b><br>+ Homeopathic, plant-based and anthroposophic preparations prescribed by SWICA-recognised doctors and therapists<br>+ 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   |  |   |
| Alternative treatments, complementary medicine                                  |    | Anthroposophic medicine, acupuncture, TCM herbal medicine, medical 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 therapists  | <b>COMPLETA TOP:</b> Up to CHF 80 per hour: SWICA-recognised therapist ▲   | <b>OPTIMA:</b> + Full cover with SWICA-recognised therapists *  |
| Medical check-ups for early diagnosis of diseases                               |    | Preventive measures under the statutory benefits regulations, gynaecological check-up every 3 years *   |  | <b>COMPLETA PRAEVENTA:</b> + 90% of costs up to CHF 500 every 3 years  | <b>OPTIMA:</b> + 90%, no limit on amount  |
| 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. |  | <b>COMPLETA TOP:</b> + breastfeeding benefit CHF 200 per child<br><b>COMPLETA PRAEVENTA:</b> + antenatal and post-natal exercises; 50% up to CHF 300 per year from health promotion  | <b>OPTIMA:</b> Orthodox medical treatment using non-contractual physicians and midwives.  |
| Promotion of health and fitness   |    |   |  | <b>COMPLETA PRAEVENTA:</b> As per separate list 50% up to CHF 500/year, up to CHF 300 per type of preventive care  | <b>OPTIMA:</b> + 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 *   |  | <b>COMPLETA PRAEVENTA:</b> + 90% up to CHF 200 per year  | <b>OPTIMA:</b> + 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)                           | <b>COMPLETA TOP:</b> 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   | <b>COMPLETA TOP:</b> + CHF 30/day, max. 30 days per year   | <b>OPTIMA:</b> + CHF 30/day, max. 30 days per year  |
| Convalescence cures   |    |   | Full cover   | <b>COMPLETA TOP:</b> CHF 20/day, max. 30 days per year   | <b>OPTIMA:</b> + CHF 30/day, max. 30 days per year  |
| Psychotherapy   |    | Medical psychotherapy (no self-employed psychologists) *  | Full cover   | <b>COMPLETA TOP:</b> 90% up to CHF 50/session, and not more than 60 sessions per year with SWICA-recognised psychologists  | <b>OPTIMA:</b> + CHF 25, max. 60 sessions per year with SWICA-recognised psychologists  |
| Glasses or contact lenses   |   | CHF 180 per year up to the age of 18 (under the statutory benefits regulations) *   | Full cover   | <b>COMPLETA TOP:</b> 90% of optician's bills, up to CHF 200 every 3 years, cannot be combined with benefits from basic insurance   | <b>OPTIMA:</b> + 90% up to CHF 300 every 3 years<br><b>SUPPLEMENTA:</b> + 90% up to CHF 300 every 3 years   |
| Medically prescribed aids   |  | Statutory list of aids and appliances *   | Full cover   | <b>COMPLETA TOP:</b> 90% up to CHF 200 per year  | <b>OPTIMA:</b> + 90% up to CHF 300 per year<br><b>SUPPLEMENTA:</b> + 90% up to CHF 500 per year   |
| Emergency transport/medically indicated transport, search and rescue operations |  | 50% up to CHF 500 for medically indicated transport; 50% up to CHF 5 000 for emergency transport in Switzerland *   | + Emergency transport/transfers full cover; search/rescue operations CHF 20 000 per event (valid for Switzerland and abroad) | <b>COMPLETA TOP:</b> + Switzerland: emergency transport/transfers 90% up to CHF 20 000 per year, together with the benefits from basic insurance; search and rescue operations up to CHF 20 000 per year; Abroad: search and rescue operations and emergency transport up to CHF 50 000 per year | <b>OPTIMA:</b> + Emergency transport/transfers 90% up to CHF 20 000 per year (valid for Switzerland and abroad)<br><b>SUPPLEMENTA:</b> + Emergency transport/transfers 90% up to CHF 20 000 per year (valid for Switzerland and abroad) |
| Repatriation  |  |   | Full cover   | <b>COMPLETA TOP:</b> 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   | <b>COMPLETA TOP:</b> Full cover for outpatient and inpatient treatment in emergencies (private hospital category for the first 3 months of travel) ▲   | <b>OPTIMA:</b> 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   | <b>COMPLETA TOP:</b> 50% up to CHF 100 per year  | <b>DENTA 1:</b> 50% up to CHF 500 per year<br><b>DENTA 2:</b> 50% up to CHF 1 000 per year<br><b>DENTA 3:</b> 75% up to CHF 1 500 per year<br><b>DENTA 4:</b> 75% up to CHF 2 000 per year  |
| Orthodontics  |  | Under certain legal conditions *  |  | <b>COMPLETA TOP:</b> 50% up to CHF 10 000 per year as per UVG rate up to age 25  | Up to 25 years of age:<br><b>DENTA 1:</b> 50% up to CHF 1 000 per year<br><b>DENTA 2:</b> 50% up to CHF 2 000 per year<br><b>DENTA 3:</b> 75% up to CHF 3 000 per year<br><b>DENTA 4:</b> 75% up to CHF 4 000 per year                  |

\* SWICA charges the co-payments prescribed by law or defined in the contract for these benefits.

▲ Co-payments in COMPLETA TOP: In accordance with the General Insurance Conditions (GIC) and Supplementary Insurance Conditions (SIC), in the case of these benefits an excess of CHF 600 (children: CHF 0) is applied in addition to a deductible of 10% (max. CHF 700 for adults and CHF 350 for children). Any co-payment that has already been made under compulsory health insurance is taken into account (see "SWICA advantage").













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

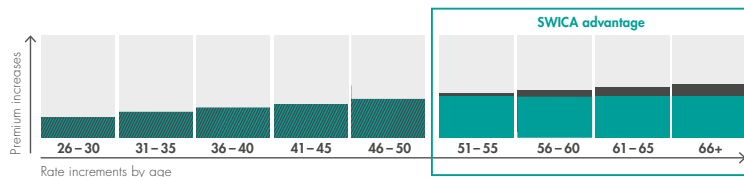
## Worldwide free choice of doctor and hospital with optimal comfort and care in a private room

|  | HOSPITA GENERAL<br>HOSPITA PLUS  | HOSPITA SEMI-PRIVATE<br>HOSPITA FLEX SEMI-PRIVATE   | HOSPITA PRIVATE<br>HOSPITA FLEX PRIVATE   | HOSPITA PRIVATE GLOBAL<br>BestMed   |
|--|--|---|---|--|
| <b>Hospital stays with selectable co-payment for supplementary insurance plans</b> |  <p><b>HOSPITA GENERAL:</b> Full cover in the general ward of any hospital under contract with SWICA<br/> <b>HOSPITA PLUS:</b> Exclusive SWICA guarantee for children and young people up to the age of 18<br/>                     – Switch to semi-private or private ward possible regardless of state of health<br/>                     – Option can be exercised up to the age of 40</p> <p>Selectable co-payment per year<sup>1</sup><br/>                     CHF 1 000, premium reduction = 15 %<br/>                     CHF 2 000, premium reduction = 25 %<br/>                     CHF 5 000, premium reduction = 50 %</p> | <p><b>HOSPITA SEMI-PRIVATE:</b> Full cover in semi-private ward of all hospitals in Switzerland and Liechtenstein<br/> <b>HOSPITA SEMI-PRIVATE (list):</b> Full cover in semi-private ward of hospitals on the SWICA list</p> <p>Selectable co-payment per year<sup>1</sup><br/>                     CHF 1 000, premium reduction = 15 %<br/>                     CHF 2 000, premium reduction = 25 %<br/>                     CHF 5 000, premium reduction = 50 %</p>                                  | <p><b>HOSPITA PRIVATE:</b> Full cover in the private room of any hospital in Switzerland and Liechtenstein<br/> <b>HOSPITA PRIVATE (list):</b> Full cover in private ward of hospitals on the SWICA list</p> <p>Selectable co-payment per year<sup>1</sup><br/>                     CHF 1 000, premium reduction = 15 %<br/>                     CHF 2 000, premium reduction = 25 %<br/>                     CHF 5 000, premium reduction = 50 %</p>   | <p>Private ward worldwide, full cover in public and private hospitals</p> <p><b>BestMed guarantee:</b> 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<sup>1</sup><br/>                     CHF 1 000, premium reduction = 15 %<br/>                     CHF 2 000, premium reduction = 25 %<br/>                     CHF 5 000, premium reduction = 50 %</p> |
|  |  |  <p><b>HOSPITA FLEX SEMI-PRIVATE:</b> 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<br/>                     General: no co-payments<br/>                     Semi-private: CHF 300 per day, max. CHF 6 000 per year</p> |  <p><b>HOSPITA FLEX PRIVATE:</b> 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<br/>                     General: no co-payments<br/>                     Semi-private: CHF 300 a day, max. CHF 6,000 a year<br/>                     Private: CHF 400 per day, max. CHF 8 000 per year</p> |  |
| <b>Maternity</b>   |  <p>Additional costs for the newborn during the mother's confinement, the same as the mother's cover</p>  | <p>Additional costs for the newborn during the mother's confinement, the same as the mother's cover</p>   | <p>Additional costs for the newborn during the mother's confinement, the same as the mother's cover</p>   | <p>Additional costs for the newborn during the mother's confinement, the same as the mother's cover</p>  |
| <b>Home help, Home Attendant</b>   |  <p>+ CHF 15/day, max. 60 days per year (Home Attendant only in Switzerland)</p>  | <p>+ CHF 30/day, max. 60 days per year (Home Attendant only in Switzerland)</p>   | <p>+ CHF 40/day, max. 60 days per year (Home Attendant only in Switzerland)</p>   | <p>+ CHF 50/day, max. 60 days per year (Home Attendant only in Switzerland)</p>  |
| <b>Home nursing care, Home Nanny</b>   |  <p>+ CHF 30 per day (Home Nanny only in Switzerland and for a maximum of 60 days per year)</p>   | <p>+ CHF 60 per day (Home Nanny only in Switzerland and for a maximum of 60 days per year)</p>  | <p>+ CHF 80 per day (Home Nanny only in Switzerland and for a maximum of 60 days per year)</p>  | <p>+ CHF 100 per day (Home Nanny only in Switzerland and for a maximum of 60 days per year)</p>  |
| <b>Spa treatments</b>  |  <p>+ CHF 30/day, max. 30 days per year</p>   | <p>+ CHF 60/day, max. 30 days per year</p>  | <p>+ CHF 80/day, max. 30 days per year</p>  | <p>+ CHF 100/day, max. 30 days per year</p>  |
| <b>Convalescence cures</b>   |  <p>+ CHF 15/day, max. 30 days per year</p>   | <p>+ CHF 30/day, max. 30 days per year</p>  | <p>+ CHF 40/day, max. 30 days per year</p>  | <p>+ CHF 50/day, max. 30 days per year</p>   |
| <b>Emergency transport/transfers</b>   |  <p>+ 90 %, up to 5 000 per year (Switzerland and abroad)</p>   | <p>+ 90 %, no upper limit (Switzerland and abroad)</p>  | <p>+ 90 %, no upper limit (Switzerland and abroad)</p>  | <p>+ 90 %, no upper limit (Switzerland and abroad)</p>   |
| <b>Search and rescue operations/repatriation</b>                                   |  <p>90 % up to CHF 5 000 per event</p>   | <p>90 % up to CHF 20 000 per event</p>  | <p>90 % up to CHF 20 000 per event</p>  | <p>90 % up to CHF 20 000 per event</p>   |
| <b>Treatment abroad</b>  |  <p>+ CHF 50/day and CHF 5 000 per year for treatment costs</p>   | <p>+ CHF 100/day and CHF 10 000 per year for treatment costs</p>  | <p>+ CHF 150/day and CHF 30 000 per year for treatment costs</p>  | <p>Full cover</p>  |

## 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.

- SWICA rate at age of joining remains unchanged for life.
- With competitors, premiums rise with age.



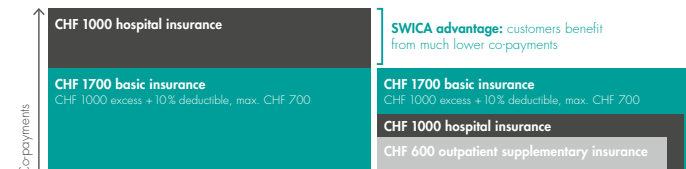
## <sup>1</sup> SWICA advantage: Transparent and favourable co-payments

SWICA and PROVITA are the only health insurers that apply co-payments from basic insurance to those from SWICA supplementary insurance, which means your maximum annual co-payments will be much lower when compared to other health insurers (this does not apply to HOSPITA FLEX variants).

Example

Max. co-payment with competitors:  
CHF 2700/year

Max. co-payment with SWICA:  
CHF 1700/year



## Other attractive insurance options from SWICA.



### Endowment insurance – Protection against financial risks caused by death or disability

#### KTI: security and protection in case of illness

- Lump sums of up to 300 000 francs in the event of illness-related death or disability
- Disability lump sums with a degree of disability as low as 40 %
- Payment of the entire insured lump sum for disability of 70 % or more

#### UTI: security and protection in case of accident

- Lump sums of up to 300 000 francs in the event of accident-related death or disability
- Disability lump sums with a degree of disability as low as 25 %
- Progressive payments that are adjusted to the degree of disability



### VACANZA travel insurance – Insurance for travel and temporary stays abroad

- Emergency outpatient and inpatient treatment
- Rescue, recovery, transfer and emergency transport; repatriation
- Transport of deceased persons to Switzerland
- Accommodation and travel expenses incurred for medical reasons

Buy online: [swica.ch/travel-insurance](https://swica.ch/travel-insurance)



### Medical insurance for guests – Protection for your foreign guests in the event of illness or accident

- Hospital, doctor and medication costs
- Emergency transport to the hospital
- Repatriation to their place of residence

Buy online: [swica.ch/medical-insurance-for-guests](https://swica.ch/medical-insurance-for-guests)



### Health legal protection insurance – Support with legal problems, questions and disputes in connection with health impairment

- Protection of your legal interests up to a maximum of 300 000 francs per case in Europe (150 000 francs per case outside Europe)
- Legal protection cases with individuals responsible for causing an accident
- Disagreements with medical service providers
- Support in connection with claims by an opposing liability insurer
- Legal protection cases with other insurance companies

## GOOD TO KNOW

## OTHER 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](https://swica.ch/recommend)



### active4life: around 100 preferential offers for your health

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](https://swica.ch/active4life)



### Digital services thanks to the SWICA apps

- mySWICA: digital customer portal with scanning function for your invoices
- BENEVITA: digital platform for a healthy lifestyle with bonus programme
- BENECURA: digital health consultation with SymptomCheck

[swica.ch/app](https://swica.ch/app)

### SWICA Healthcare Organisation

Because health is everything

Phone 0800 80 90 80 (24 hours a day), [swica.ch](https://swica.ch)



Find out more: [swica.ch/supplementary-insurance-plans](https://swica.ch/supplementary-insurance-plans)