



SUMMARY OF BENEFITS 2025

INDIVIDUAL INSURANCE SOLUTIONS. OUR PRIORITY.

Because health is everything

SWICA

BASIC AND SUPPLEMENTARY INSURANCE PLANS

BASIC INSURANCE		SUPPLEMENTARY INSURANCE PLANS FOR INDIVIDUAL REQUIREMENTS		ACCIDENT INSURANCE
STANDARD AND FAVORIT MODELS		COMPLETA TOP, COMPLETA FORTE, COMPLETA PRAEVENTA	OPTIMA, SUPPLEMENTA, DENTA	INFORTUNA MEDICAL EXPENSES
OUTPATIENT TREATMENT, CONVENTIONAL MEDICINE	Treatment by contracting physician and other approved health professionals. Full cover *		OPTIMA: Conventional medical treatment using non-contractual physicians worldwide *	Full cover
MEDICINES	As per statutory lists of medicines with doctor's prescription (for use within the indication)	TOP/FORTE: + Homeopathic, plant-based and anthroposophic preparations prescribed by SWICA-recognised doctors and therapists; + Medically indicated medication (within the indication) that is not covered by basic insurance ▲		Full cover
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 *	TOP: Up to CHF 80/hour or FORTE: up to CHF 120/hour with SWICA-recognised doctors and therapists ▲	OPTIMA: + Full cover with SWICA-recognised doctors and therapists *	Full cover with SWICA-recognised doctors as well as therapists
MEDICAL CHECK-UPS	Preventive measures under the provisions of the Health Insurance Benefits Ordinance, gynaecological check-up every 3 years *	PRAEVENTA: + 90% of costs up to CHF 500 within any 3-year period, 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 Insurance Benefits Ordinance; no co-payments for treatment of illness from the 13th week of pregnancy up to and including the 8th week after the birth	TOP/FORTE: + CHF 200 breastfeeding benefit per child PRAEVENTA: + 50% up to CHF 300 and/or FORTE: + 90% up to CHF 300 per year from health promotion for antenatal and post-natal exercises	OPTIMA: + 90% up to CHF 300 per year from health promotion for antenatal and post-natal exercises; conventional medical treatment using non-contractual physicians as well as midwives.	
HEALTH PROMOTION AND PREVENTIVE HEALTHCARE		FORTE: 90% up to CHF 500 per year, up to CHF 300 per type of preventive care (as per separate list) PRAEVENTA: 50% up to CHF 500, up to CHF 300 per type of preventive care (as per separate list)	OPTIMA: + 90% up to CHF 300 per year, as per separate list	
INOCULATION AND TRAVEL VACCINATION	Vaccinations under the provisions of the Health Insurance Benefits Ordinance *	PRAEVENTA: + 90% up to CHF 200 per year	OPTIMA: + 90%, amount unlimited	
HOME HELP		TOP/FORTE: 50% up to CHF 30/day, up to 60 days per year		Full cover
HOME NURSING CARE	Advice, treatment/basic care provided by recognised service providers *			Full cover
MEDICAL SPA TREATMENT	CHF 10/day, 21 days per year *	TOP/FORTE: + CHF 30/day, up to 30 days per year	OPTIMA: + CHF 30/day, up to 30 days per year	Full cover
CONVALESCENCE CURES		TOP/FORTE: CHF 20/day, up to 30 days per year	OPTIMA: + CHF 30/day, up to 30 days per year	Full cover
PSYCHOTHERAPY	Psychotherapy with a specialist; medically prescribed psychological psychotherapy *	TOP/FORTE: 90% up to CHF 50 per session, up to 60 sessions per year with SWICA-recognised psychotherapists	OPTIMA: + CHF 25 per session, up to 60 sessions per year with SWICA-recognised psychotherapists	Full cover
GLASSES OR CONTACT LENSES	CHF 180 per year up to the age of 18 (under the provisions of the Health Insurance Benefits Ordinance) *	TOP: 90% up to CHF 200 or FORTE: 90% up to CHF 900 of optician's bills 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	Full cover
MEDICALLY PRESCRIBED AIDS	Statutory list of aids and appliances *	TOP/FORTE: 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	Full cover
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	<ul style="list-style-type: none"> › Emergency transports/transfers together with the benefits from basic insurance (Switzerland): TOP: + 90% up to CHF 20 000 or FORTE: + 90% up to CHF 100 000 per year › Search and rescue operations (Switzerland): TOP: Up to CHF 20 000 or FORTE: Up to CHF 100 000 per year › Search and rescue operations (abroad): TOP: Up to CHF 50 000 or FORTE: Up to CHF 150 000 per year 	OPTIMA: + Emergency transport/transfers 90% up to CHF 20 000 per year (valid for Switzerland and abroad) SUPPLEMENTA: + Emergency transport/transfers 90% up to CHF 20 000 per year (valid for Switzerland and abroad)	+ Emergency transport/transfers full cover; search/rescue operations CHF 20 000 per event (valid for Switzerland and abroad)
REPATRIATION		TOP/FORTE: Full cover		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 *	TOP/FORTE: 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) *	Full cover
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 *	TOP/FORTE: 50% up to CHF 100 per year	DENTA 1: 50% up to CHF 500 per year DENTA 2: 50% up to CHF 1 000 per year DENTA 3: 75% up to CHF 1 500 per year DENTA 4: 75% up to CHF 2 000 per year	Full cover of excess costs of dental accidents for which an insurer must pay benefits in accordance with KVG, UVG or MWG
ORTHODONTICS	Under certain legal conditions *	TOP/FORTE: 50% up to CHF 10 000 per year as per UVG rate up to age 25	Up to 25 years of age: DENTA 1: 50% up to CHF 1 000 per year DENTA 2: 50% up to CHF 2 000 per year DENTA 3: 75% up to CHF 3 000 per year DENTA 4: 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 for COMPLETA TOP and COMPLETA FORTE: 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 Conditions (SC) 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. Additional information regarding benefits abroad can be found in the GIC and SC.

HOSPITALISATION INSURANCE

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

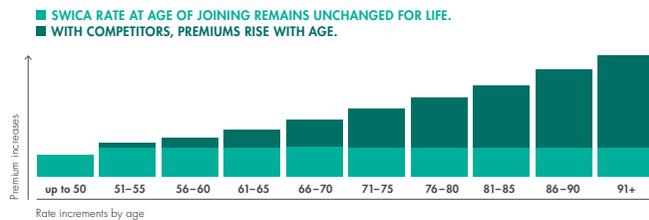
SWITZERLAND-WIDE FREE CHOICE OF DOCTOR AND HOSPITAL WITH PRIVACY IN A TWO-BED OR PRIVATE ROOM

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 WORLDWIDE 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 upgrade guarantee</p> <ul style="list-style-type: none"> Can be chosen by the end of year in which the young person turns 18 Switch to a semi-private or private ward possible regardless of state of health Option can be exercised up to the end of the year in which the individual turns 40 <p>Selectable excess 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 the semi-private ward of public and private hospitals in Switzerland and Liechtenstein*</p> <p>HOSPITA SEMI-PRIVATE LIST: Full cover in the semi-private ward of hospitals on the SWICA hospital list*</p> <p>Selectable excess 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 ward of public and private hospitals in Switzerland and Liechtenstein*</p> <p>HOSPITA PRIVATE LIST: Full cover in the private ward of hospitals on the SWICA hospital list*</p> <p>Selectable excess 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 excess 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 deductible Semi-private: CHF 300 per day, up to 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 deductible Semi-private: CHF 300 per day, up to CHF 6 000 per year Private: CHF 400 per day, up to CHF 8 000 per year 	
MATERNITY	Additional costs for the newborn during the mother's postpartum recovery, the same as the mother's cover	Additional costs for the newborn during the mother's postpartum recovery, the same as the mother's cover	Additional costs for the newborn during the mother's postpartum recovery, the same as the mother's cover	Additional costs for the newborn during the mother's postpartum recovery, the same as the mother's cover
HOME HELP	+CHF 15/day, up to 60 days per year	+CHF 30/day, up to 60 days per year	+CHF 40/day, up to 60 days per year	+CHF 50/day, up to 60 days per year
HOME NURSING CARE	+CHF 30/day (for a maximum of 720 days within 900 days)	+CHF 60/day (for a maximum of 720 days within 900 days)	+CHF 80/day (for a maximum of 720 days within 900 days)	+CHF 100/day (for a maximum of 720 days within 900 days)
MEDICAL SPA TREATMENTS	+CHF 30/day, up to 30 days per year	+CHF 60/day, up to 30 days per year	+CHF 80/day, up to 30 days per year	+CHF 100/day, up to 30 days per year
CONVALESCENCE CURES	+CHF 15/day, up to 30 days per year	+CHF 30/day, up to 30 days per year	+CHF 40/day, up to 30 days per year	+CHF 50/day, up to 30 days per year
EMERGENCY TRANSPORT/ TRANSFERS	+90%, up to CHF 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.

Any mention of "year" refers to the calendar year.



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.

Example

MAX. CO-PAYMENT WITH COMPETITORS:
CHF 2700/YEAR

MAX. CO-PAYMENT WITH SWICA:
CHF 1700/YEAR



SWICA is the only health insurance company that applies co-payments from basic insurance to its own supplementary insurance, which means your maximum annual co-payment is generally lower than it would be with other health insurers.

ALTERNATIVE BASIC INSURANCE PLANS 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 discounts on your premiums.



FAVORIT CASA

Your general practitioner is your first point of contact for all questions relating to your health. On request, you will be referred to a specialist or therapist.



FAVORIT MEDICA

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



FAVORIT MEDPHARM

A SWICA partner pharmacy or the santé24 telemedicine centre 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 MULTICHOICE

For any health issues, use SymptomCheck from BENEcura, or alternatively you can contact the santé24 telemedicine centre or visit a SWICA partner pharmacy. If your issue then still needs to be resolved, you can select your doctor from the MULTICHOICE directory.



FAVORIT SANTE

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 centre 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 as a result of 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

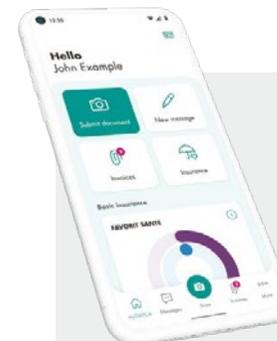
When we receive visitors from abroad, we want to do everything we can to make them feel at home in Switzerland. This includes taking steps to deal with unexpected events. With medical insurance for guests, their visit is insured against illness and accident.

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 – THE DIGITAL CUSTOMER PORTAL FOR ALL YOUR INSURANCE NEEDS

- › Digital insurance card
- › Individual overview of benefits
- › Scan and submit invoices online
- › Send messages to Customer Services
- › 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 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 AND LIVE WELL WITH A DISABILITY

Free **second opinion**



Personal support in the event of illness or accident



Home help/ home nursing care



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 24/7 is available 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**