



Customised insurance solutions for outstanding health.

All-round care from SWICA Healthcare Organisation.

Because health is everything

Everyone has different requirements for financial security when faced with sickness or an accident. SWICA provides you and your family with individual and integrated care like no other health and accident insurer. Approximately 1.4 million insured persons and 27 300 corporate clients have put their trust in SWICA. From initial medical advice, through diagnosis, therapy and reintegration into daily life, to financing: SWICA offers its clients all-round medical care from a single source.

Be covered

Financial protection in the event of illness and accident



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



Professional advice in your region



Best value for money in every phase of life



SWICA apps for digital services



Be healthy

Prevention contributions of up to 800 francs for exercise, nutrition and wellbeing



Influence BENEVITA bonus programme premiums by adopting an active health-oriented lifestyle



Advantages through partnerships with numerous sports associations



Over 100 special active4life offers



Get healthy & live well with a disability

Free second opinion



Access to specialists, outstanding medical care, and leading medical and therapeutic facilities



Equal consideration of conventional and complementary medicine



More than 85 SWICA care managers



Home Nanny/ Home Attendant service



Chronic illness care programmes based on the latest medical research



Worldwide customer service around the clock



24/7 customer service

Free helpline offering advice on all questions relating to insurance cover

Phone 0800 80 90 80



sante24 health advice

Free helpline offering health advice on all questions relating to prevention, illness, accident and maternity. Doctor's appointment made directly on request

Phone +41 44 404 86 86

To find out more, go to: swica.ch/advantages

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 MEDICA

You can choose your doctor from the MEDICA list 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 sante24 health advice helpline 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 list.



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 sante24 health advice helpline 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.

To find out more, go to: swica.ch/basic-insurance

Modules for individual insurance cover

	Basic insurance	The attractive programme	For the more demanding	Supplementary services to fit your individual needs	Accident insurance with top benefits
	Mandatory healthcare insurance in accordance with statutory provisions.	Attractive supplementary plans for wide-ranging insurance cover.	Global private insurance with special extras for the more demanding.	Supplementary plans for special needs.	Accident insurance for global private cover.
	STANDARD and FAVORIT models	COMPLETA TOP, COMPLETA PRAEVENTA	OPTIMA	SUPPLEMENTA, DENTA	INFORTUNA TREATMENT COSTS
Health advice by phone with sante24 	Medical staff answer your questions about health and help you to find suitable doctors or therapists. Available 24/7	Included	Included	Included	Included
Outpatient treatment Orthodox medicine 	Treatment by contracting physician and other approved health professionals such as e.g. chiropractors, midwives. Full cover		Orthodox medical treatment using non-contractual physicians worldwide	*	Full cover
Medicines 	As per statutory lists of medicines with doctor's prescription	+ 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			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
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	Up to CHF 80 per hour: SWICA-recognised therapist	+ Full cover with SWICA-recognised therapists	*	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	COMPLETA PRAEVENTA: + 90 % of costs up to CHF 500 every 3 years	+ 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.	+ breastfeeding benefit CHF 200 per child COMPLETA PRAEVENTA: + antenatal and post-natal exercises; 50 % up to CHF 300 per year from health promotion	Orthodox medical treatment using non-contractual physicians and midwives.		
Promotion of health and fitness 		COMPLETA PRAEVENTA: As per separate list 50 % up to CHF 500/year, up to CHF 300 per type of preventive care	+ 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	+ 90 %, amount unlimited		
Home help Home Attendant 		Home help: 50 % up to CHF 30/day, max. 60 days per year			Home help: full cover. Home Attendant: CHF 50 per day, max. 60 days per year (only in Switzerland)
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	+ CHF 30/day, max. 30 days per year	+ CHF 30/day, max. 30 days per year		Full cover
Convalescence cures 		CHF 20/day, max. 30 days per year	+ CHF 30/day, max. 30 days per year		Full cover
Psychotherapy 	Medical psychotherapy (no self-employed psychologists)	90 % up to CHF 50/session, and not more than 60 sessions per year with SWICA-recognised psychologists	+ CHF 25, max. 60 sessions per year with SWICA-recognised psychologists		Full cover
Glasses or contact lenses 	CHF 180 per year up to the age of 18 (under the statutory benefits regulations)	90 % of optician's bills, up to CHF 200 every 3 years	+ 90 % up to CHF 300 every 3 years	+ 90 % up to CHF 300 every 3 years	Full cover
Medically prescribed aids 	Statutory list of aids and appliances	90 % up to CHF 200 per year	+ 90 % up to CHF 300 per year	+ 90 % up to CHF 500 per year	Full cover
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	+ 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	+ Emergency transport/transfers 90 % up to CHF 20 000 per year (valid for Switzerland and abroad)	+ 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 		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	Full cover for outpatient and inpatient treatment in emergencies (private hospital category for the first 3 months of travel)	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	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
Orthodontics 	Under certain legal conditions	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	

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.

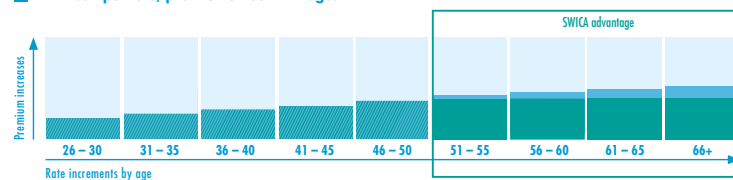
* SWICA charges the co-payments prescribed by law or defined in the contract for these benefits. ▲ Co-payments in COMPLETA TOP: In accordance with the General Insurance Conditions (GIC) and Supplementary Insurance Conditions (SIC), in the case of these benefits an excess of CHF 600 (children: CHF 0) 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 a smooth stay in hospital To ensure you receive proper care during and after your stay in hospital	Choice of doctor and hospital (two-bed room) For free choice of doctor and hospital, and comfort in a double room, throughout Switzerland	Choice of doctor and hospital (private room) For free choice of doctor and hospital, and the privacy of your own room, throughout Switzerland	Worldwide choice of doctor and hospital Top medical care and maximum comfort in a private room worldwide
		HOSPITA GENERAL	HOSPITA SEMI-PRIVATE HOSPITA FLEX SEMI-PRIVATE	HOSPITA PRIVATE HOSPITA FLEX PRIVATE	HOSPITA PRIVATE GLOBAL – BestMed
Hospital stays		HOSPITA GENERAL: Full cover in the general ward of any hospital under contract with SWICA	HOSPITA SEMI-PRIVATE: Full cover in semi-private ward of all hospitals in Switzerland and Liechtenstein HOSPITA SEMI-PRIVATE (list): Full cover in semi-private ward of hospitals on the SWICA list 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.	HOSPITA PRIVATE: Full cover in the private room of any hospital in Switzerland and Liechtenstein HOSPITA PRIVATE (list): Full cover in private ward of hospitals on the SWICA list 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.	BestMed: Private ward worldwide Full cover in public and private hospitals
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 and 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
Extra benefits for insured persons with special requirements					SWICA BestMed Promptest access to the best medical care around the clock
Health advice by phone with sante24		Included	Included	Included	Included
Co-payment options for HOSPITA ¹		Co-payment per year CHF 1 000, premium reduction = 15 % CHF 2 000, premium reduction = 25 % CHF 5 000, premium reduction = 50 %	Co-payment per year CHF 1 000, premium reduction = 15 % CHF 2 000, premium reduction = 25 % CHF 5 000, premium reduction = 50 %	Co-payment per year CHF 1 000, premium reduction = 15 % CHF 2 000, premium reduction = 25 % CHF 5 000, premium reduction = 50 %	Co-payment per year CHF 1 000, premium reduction = 15 % CHF 2 000, premium reduction = 25 % CHF 5 000, premium reduction = 50 %
Co-payment options for HOSPITA FLEX			GENERAL: no co-payments SEMI-PRIVATE: CHF 300 per day, max. CHF 6 000 per year	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	
Exclusive SWICA guarantee for maximum insurance cover		HOSPITA PLUS – Change to semi-private or private ward possible regardless of health – For young people up to the age of 18 years – Option can be exercised up to the age of 40 years			

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.

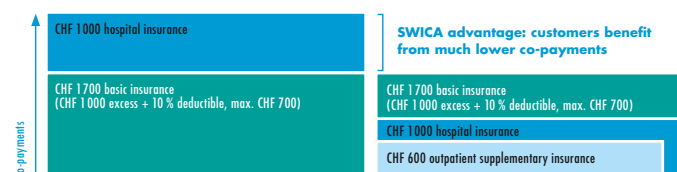


¹ SWICA advantage: Transparent and favourable co-payments

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.

Competitor example
Max. co-payments CHF 2 700/year

SWICA example
Max. co-payments CHF 1 700/year



Other attractive insurance options from SWICA.

Insurance	Benefits
Endowment insurance (KTI/UTI) in the event of illness or accident	<p>Protection against financial risks caused by death or disability resulting from illness or accident</p> <p>KTI endowment insurance:</p> <ul style="list-style-type: none"> ■ 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 <p>UTI endowment insurance:</p> <ul style="list-style-type: none"> ■ 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	<p>Insurance for travel and temporary stays abroad</p> <ul style="list-style-type: none"> ■ 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 <p>Take out VACANZA insurance online at: swica.ch/travel-insurance</p>
Medical insurance for guests	<p>Protection for your foreign guests in the event of illness or accident</p> <ul style="list-style-type: none"> ■ Hospital, doctor and medication costs ■ Emergency transport to the hospital ■ Repatriation to their place of residence <p>Take out medical insurance for guests online at: swica.ch/medical-insurance-for-guests</p>
Health legal protection insurance	<p>Support with legal problems, questions and disputes in connection with health impairment</p> <ul style="list-style-type: none"> ■ 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

To find out more, go to: swica.ch/supplementary-insurance-plans

BENEVITA – the innovative bonus programme.

BENEVITA bonus programme	<p>Digital health platform and bonus programme</p> <ul style="list-style-type: none"> ■ Lifestyle-based discounts on the COMPLETA TOP and HOSPITA supplementary insurance plans ■ Useful health tips, helpful advice and healthy recipes ■ Exercise campaigns and team challenges where you can join in and win ■ Fitness tracker integration ■ Health promotion and preventive healthcare recommendations in line with your age and sex ■ Free telephone coaching from the experts at sante24
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To find out more, go to: swica.ch/benevita

Convincing reasons that speak for SWICA.

-  Outstanding customer satisfaction
-  Worldwide customer service around the clock
-  The rate based on your age when you join remains unchanged for life
-  Generous contributions towards prevention and fitness
-  Low co-payments
-  Professional care management
-  Outstanding medical care and first-rate treatment
-  Unique BENEVITA bonus programme
-  Equal consideration of conventional and complementary medicine
-  Simple, rapid and secure service with the SWICA apps

To find out more, go to: swica.ch/advantages

SWICA Healthcare Organisation

Because health is everything

Phone 0800 80 90 80 (24 hours a day), swica.ch

