

A woman with dark hair tied back is shown in profile, drinking water from a clear glass. She is wearing a dark blue and white striped tank top. In her left hand, she holds a small white pill bottle. The background is a soft-focus indoor setting, possibly a bedroom or bathroom, with a grey headboard visible.

MEDICINES

**INFORMATION ABOUT
PARTICIPATION IN THE
COST OF MEDICINES.**

BECAUSE HEALTH
IS EVERYTHING

SWICA

General information about medicines.

How does SWICA define medication?

Medication includes all medicinal products that are registered with Swissmedic or produced in accordance with the provisions of the medicine list with rates and prescribed by a doctor.

What medicines does SWICA cover under basic insurance?

SWICA covers medicines under statutory basic healthcare insurance if a doctor prescribes them, they are on the special medicines list and used within the limits of the given indication, or they have been produced in accordance with a doctor's prescription.

Many products approved by Swissmedic do not appear in the special medicines list of the Federal Office of Public Health (off-list products) and are therefore not covered under statutory basic insurance. Such medication is covered under COMPLETA TOP supplementary insurance when used for the given indication.

Which medicines does SWICA cover under COMPLETA TOP?

- SWICA covers the costs of medically indicated products that are prescribed or dispensed by a doctor and do not appear on the negative list.
- SWICA contributes towards the cost of homeopathic, phytotherapeutic and anthroposophic medications, provided that they have been prescribed or dispensed by a SWICA-recognised doctor or therapist who specialises in the relevant therapy. The products in question must be registered with Swissmedic and may not appear on the negative list.

What is the negative list?

The negative list includes the following:

- Products of the LPPV (list of pharmaceutical products with special uses). This list is compiled by the LPPV group (made up equally of representatives of pharmacists and health insurers)
- Preparations not registered with Swissmedic
- Food supplements
- Active ingredients or preparations that are publicly advertised and used for preventing illnesses, are cosmetics, are used for sexual stimulation, contribute towards weight reduction, as well as preparations and active ingredients that are subject to the provisions of the Swiss Food Ordinance (not registered with Swissmedic, but approved by the Federal Office of Public Health)
- Products that are covered only conditionally under compulsory health insurance and/or in limited quantities

Where can I get more information about cover for medicines?

Please contact SWICA Client Services at any time (24/7) for questions about which costs are covered. You will find the phone number on your Service Card or insurance policy. For more information, please also visit: [swica.ch/medication](https://www.swica.ch/medication)