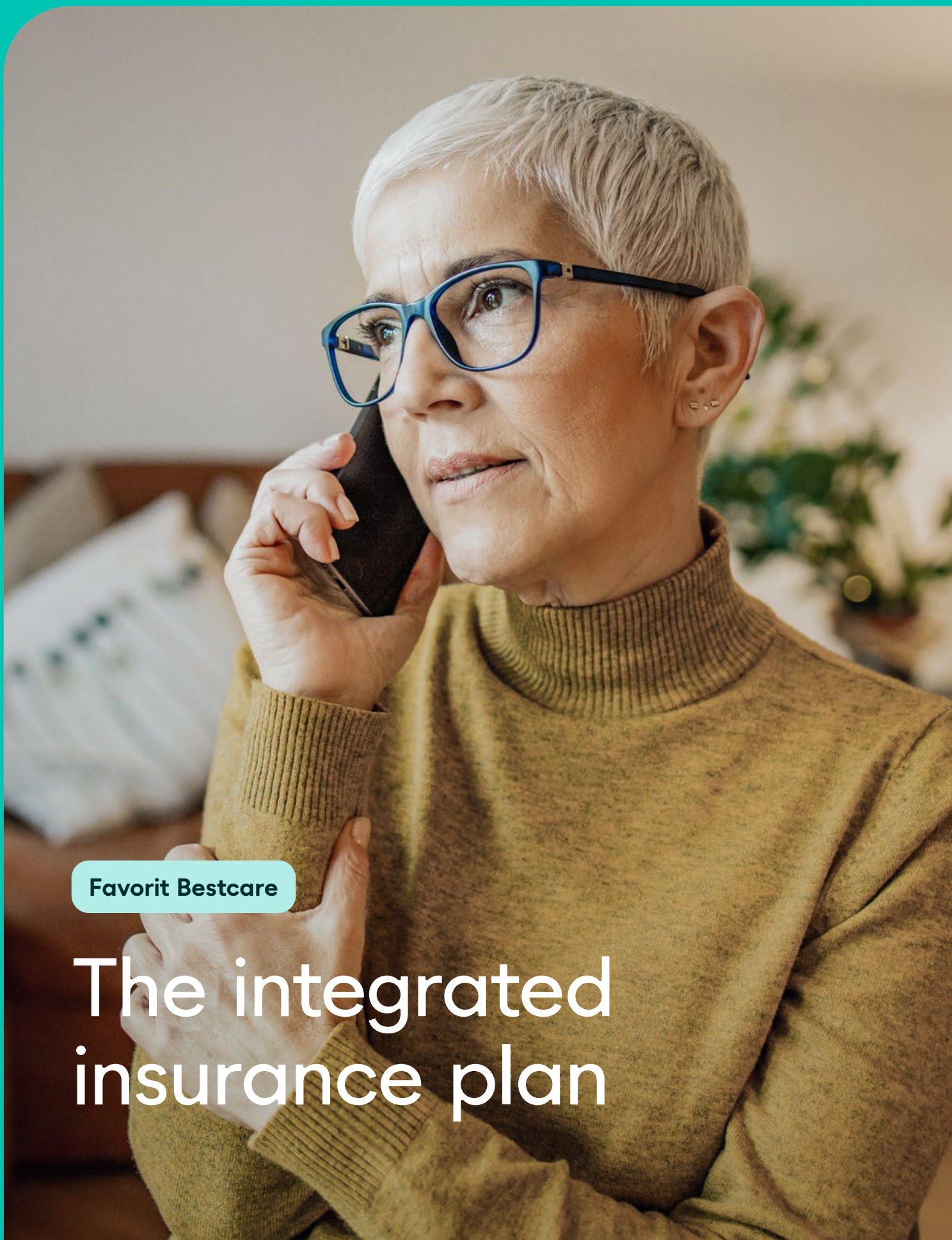
SWICA



Favorit Bestcare

The integrated insurance plan

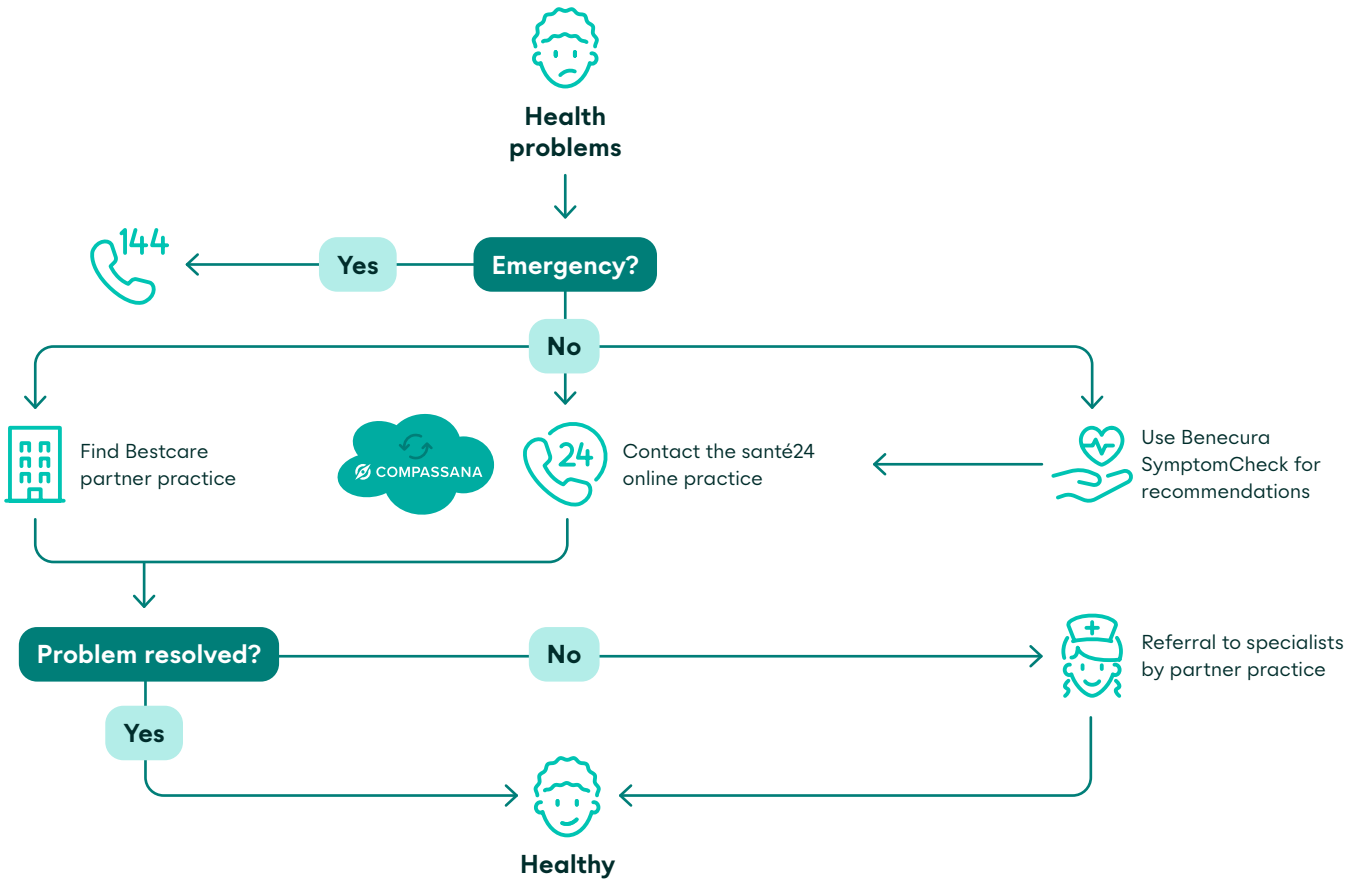
Favorit Bestcare: The integrated basic insurance model

Favorit Bestcare is a basic insurance plan that provides you with more than just a discount on your premiums. With the help of Compassana, it links together all of the professionals involved in your treatment and puts the focus on you as an individual. The result is better treatment and simpler management of your health matters.

With Favorit Bestcare, you get an attractive discount on your premiums and benefit from a reduced deductible. We can offer you especially low premiums because of your preference for economical treatments and your responsible use of medical services. The following conditions are part of your insurance contract.

How Favorit Bestcare works

- You contact the santé24 online practice on +41 44 404 86 85 or visit a Bestcare partner practice directly whenever you experience a health problem. Alternatively, you can also use SymptomCheck in the Benecura app, where you will receive a recommendation based on your answers to some questions.
- If your health problem can't be fully resolved in this way, santé24 or your doctor at the Bestcare partner practice will refer you to a specialist.
- You are provided with a TytoHome device free of charge, which santé24 can use during consultations as a diagnostic tool and for treatment recommendations.
- The Compassana app is used to manage the exchange of data between Bestcare service providers in order to ensure integrated care.
- No co-payment from 1 January 2026 (does not affect your excess and deductible): For any telemedicine services that santé24 provides (advice, consultations with experts and doctors), as long as basic insurance covers them. Exceptions include: advice and consultations in conjunction with nutrition advice and the psychological/psychiatric counselling service.



Key questions and answers

Where can I find the directories?

You can find the practice directory online at: **swica.ch/directories**

If you cannot access the digital directories, please contact your designated SWICA Customer Services.

What should I do in an emergency?

Contact your local medical emergency service or call the santé24 online practice on +41 44 404 86 85.

Are there any situations in which I don't have to consult santé24, a Bestcare partner practice or Benecura SymptomCheck?

- In emergencies
- Children up to the age of 18 can be treated by paediatricians without referral
- Appointments with eye doctors or gynaecologists
- Before receiving treatments in connection with consultations as agreed on with santé24 or a Bestcare partner practice
- When getting treatment during a temporary stay abroad

What happens if I disregard the terms of the insurance contract?

We have the right to exclude persons from Favorit Bestcare insurance as of the end of a calendar month if they repeatedly violate the contract terms. This automatically results in changing their cover to the conventional Standard basic insurance plan.

Where to get additional information about your health and accident insurance

Please contact SWICA Customer Service 24/7 for questions about your insurance cover.
You can find the phone number on your SWICA insurance card or policy.

More information is available at: **swica.ch**

Digital services for you

mySWICA: digital customer portal for all your insurance cover

- Digital insurance card
- Individual overview of benefits
- Scan and submit receipts online – track processing in real time
- Send messages to Customer Services
- Easily update personal details
- Live status of your excess and deductible
- Directly and easily change accident cover under basic insurance

swica.ch/myswica

Benevita: digital health coach with bonus programme

- Tips for staying healthy with inspiring and surprising topics relating to exercise, nutrition and wellbeing
- Motivating point system for discounts on premiums and selected supplementary insurance plans
- Donate to charitable projects together with the Benevita community

swica.ch/benevita

Benecura: digital health consultations with SymptomCheck

- SymptomCheck and PreventionCheck with individual recommendations
- Health dossier to securely store your documents and data
- Directory of specialists
- Lexicon of medicine and medications
- Secure transmission of your photos and medical documents

swica.ch/benecura

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