SWICA

Favorit Medpharm

The pharmacy plan

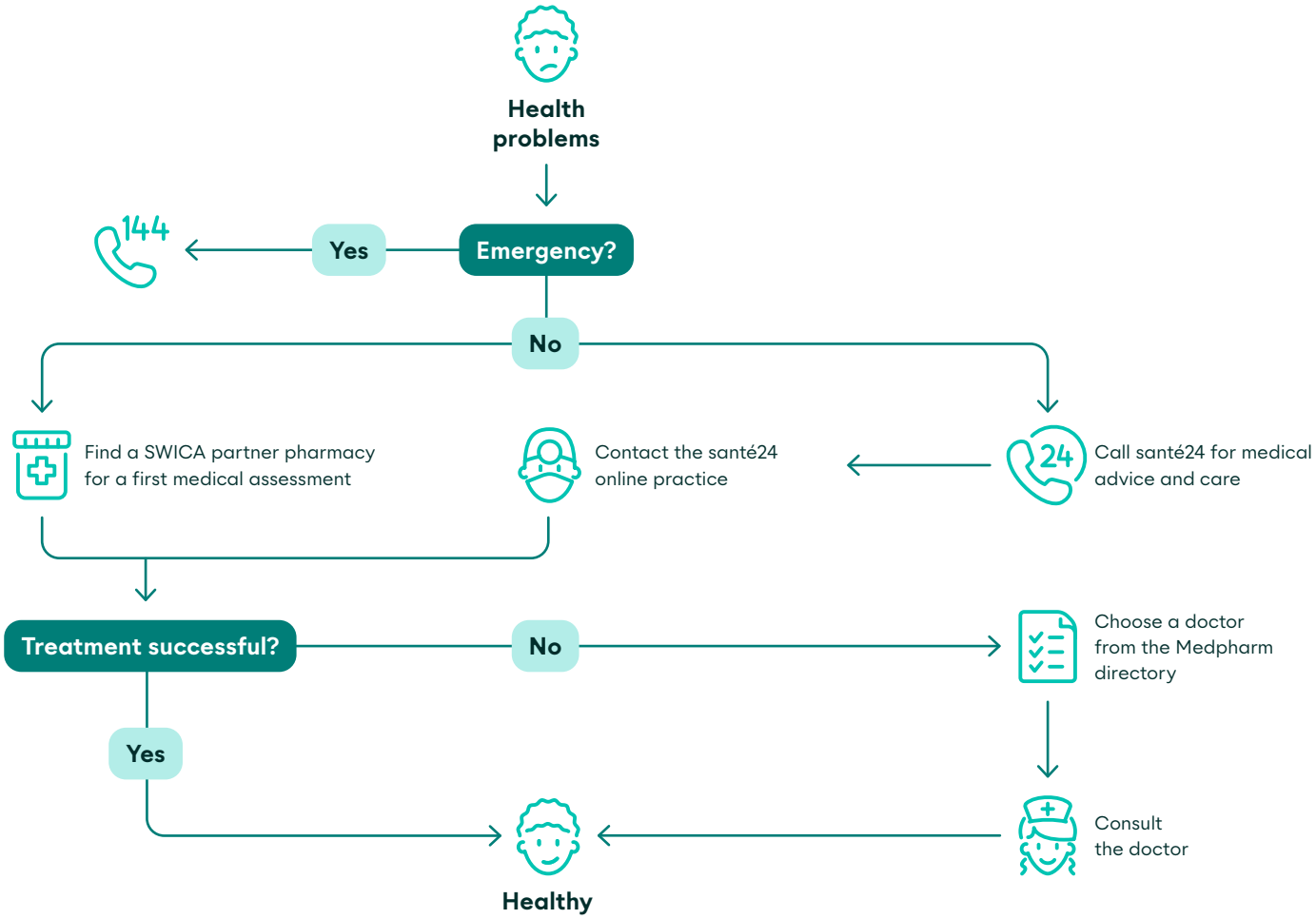
Favorit Medpharm:
The innovative basic insurance plan

With Favorit Medpharm, your first point of contact is one of our partner pharmacies or the santé24 online practice.

And with Favorit Medpharm, you qualify for an attractive discount on your premiums. We can offer you especially low premiums because you have chosen an economical form of treatment and are using the available medical services responsibly. The following conditions are part of your insurance contract.

How Favorit Medpharm works

- Whenever you experience a health problem, your first point of contact is one of our partner pharmacies or the santé24 online practice.
- You have direct access to a network of pharmacies and can get an initial medical assessment without first having to make an appointment. Our partner pharmacies or the medical experts at santé24 will recommend that you consult a doctor from the Medpharm directory directly if necessary.
- If our partner pharmacy or santé24 cannot resolve the problem for you, you can choose your doctor from the comprehensive Medpharm directory. Your doctor can refer you to any doctor in the Medpharm directory.
- No co-payment from 1 January 2026 (does not affect your excess and deductible): For any telemedicine services provided by santé24 (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 will find the directories of pharmacies and doctors 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 emergency centre or call the santé24 online practice on +41 44 404 86 86.

Are there any situations in which I don't have to contact a SWICA partner pharmacy or santé24?

- In emergencies
- Appointments with an eye doctor, gynaecologist or paediatrician from the Medpharm directory
- Before receiving treatments in connection with consultations as agreed on with a SWICA partner pharmacy or santé24 if administered by a provider from the Medpharm directory
- 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 Medpharm 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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