SWICA

Favorit Telmed

The telemedicine plan

Favorit Telmed:
The independent basic insurance plan

With Favorit Telmed, the doctors and medical experts at santé24 are your first point of contact. They are available to you round the clock.

And with Favorit Telmed, 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 the Favorit Telmed model works

- Whenever you experience a health problem, you must first call the santé24 online practice on +41 44 404 86 86 before you see a doctor or go to hospital.
- Qualified specialists will discuss a suitable procedure with you. santé24 will help you look for doctors and therapists.
- santé24 staff do not prescribe any diagnostic or therapeutic measures, but only offer you their recommendations. The decision on what steps to take is yours.
- 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

What should I do in an emergency?

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

Are there any situations in which I don't have to contact santé24?

- In emergencies
- Children up to the age of 16 can get treatment from a paediatrician without first consulting santé24
- Appointments with an eye doctor or a gynaecologist
- Before receiving treatments in connection with consultations as agreed on with santé24
- When getting treatment during a temporary stay abroad

santé24 is committed to providing high-quality telemedicine services and treatment.
Its doctors and health experts are regularly reviewed and certified by the EQUAM Foundation.
Find out more: **equam.ch**

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

We have the right to exclude insured persons from Favorit Telmed 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

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161e / online / 8.2025

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T: +41 58 800 99 33 | swica.ch