



INFORMATION

For persons with FAVORIT TELMED healthcare insurance.

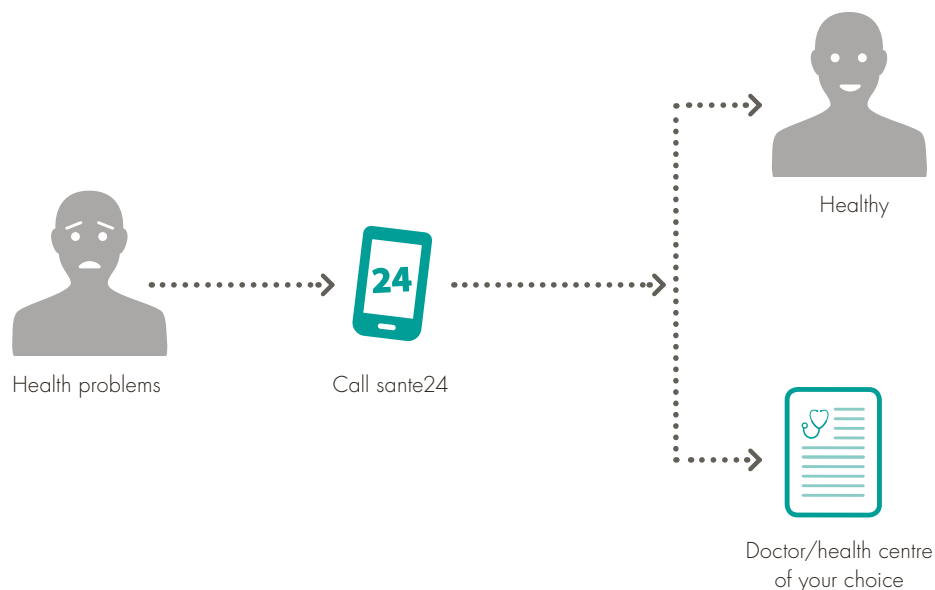
The independent basic insurance model.

What are the special features of FAVORIT TELMED?

With FAVORIT TELMED you have decided on a preferred option when it comes to mandatory healthcare insurance, one that offers you comprehensive cover. And with FAVORIT TELMED you will also get an attractive premium discount.

SWICA can offer you especially low premiums because you have opted for an economical form of treatment and are using the available medical services responsibly. In particular, this means that the following conditions are part of your insurance contract:

- Whenever you notice a new health problem, please call the sante24 helpline on +41 44 404 86 86 before you see a doctor or go to hospital.
- Qualified specialists will discuss a suitable procedure with you. On request, sante24 will put you in touch with doctors, therapists, or suitable hospitals, or it will make appointments for you at a Medbase Health Centre or a SWICA partner practice.
- The medical experts of sante24 do not prescribe any diagnostic or therapeutic measures but only offer you their recommendations. The decision on what steps to take is yours.





What to do in emergencies

Contact your local medical emergency service or call the sante24 helpline on +41 44 404 86 86.

Are there any situations in which you do not have to contact sante24?

- In emergencies
- Children up to the age of 12 can get treatment from a paediatrician without first consulting sante24
- Appointments with an eye doctor or a gynaecologist
- Before follow-up treatment after consultations already agreed upon with sante24
- In the case of treatment during a temporary stay abroad

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

SWICA has the right to exclude insured persons from FAVORIT TELMED insurance to the end of a calendar month if they repeatedly violate the contract terms. This automatically results in a change to STANDARD healthcare insurance.

Where can I get additional information about my health and accident insurance?



Please contact SWICA Client Services at any time (24/7) for questions about your insurance cover. You can find the phone number on your SWICA insurance card or policy. For more information, please also visit: swica.ch

Benefit payments are subject to the General Insurance Conditions (GIC) and Supplementary Insurance Conditions (SIC) with the date of issue shown on your insurance policy.

Your mobile companions: the SWICA apps



With the SWICA apps you can access a range of SWICA services, simply and securely, regardless of where you happen to be.



Submit invoices conveniently

You can use your smartphone or tablet to send claims-related documents to SWICA easily and conveniently. This means that you always know which invoices you have submitted and can easily track the status of your claims.

Find out more at: swica.ch/benefits



BENEVITA – keep active, collect points and benefit

Whether it's exercise, nutrition or wellbeing: BENEVITA supports you by delivering interesting content and tips on the subject of health. Adopting an active lifestyle not only helps you to keep healthy but will also enable you to collect bonus points and reduce your premiums.

Find out more at: swica.ch/benevita



BENECURA – your health in your hands

The BENECURA app is an invaluable resource if you have questions about your health or if you become ill. The SymptomCheck function, which has been developed by doctors, will support you – simply, digitally and reliably. The result of this process is a personal recommendation about what to do next (e.g. make a doctor's appointment, treat yourself). And you can always rely on the sante24 helpline for medical advice. BENECURA also has a medical and medication lexicon, a valuable reference work to help you to help yourself.

Find out more at: swica.ch/benecura