



SERVICES AND ADVANTAGES

Outstanding service for
your health.



Services in detail.



sante24 health advice helpline

Experienced doctors and medical staff at the sante24 health advice helpline will offer you expert advice on all questions relating to prevention, illness, accident and maternity – worldwide, around the clock, 365 days a year. In the case of complex treatment, customers will benefit additionally from the personal support they receive from SWICA Care Management. This means that you will always be in good hands.

What sante24 offers you

- Access to doctors and medical staff who are experts in their field
- Appointment with a doctor, therapist or hospital on request
- Support before and during hospital stays
- Advice on nutrition, exercise and wellbeing
- Vaccination advice for foreign travel
- Personal advice on medication
- Free to everyone who is insured with SWICA either directly or through their employer

Second medical opinion

SWICA supports you in decisions for or against undergoing medical treatment. On request, a neutral expert will review a diagnosis or prescribed therapy. The doctor who provides the second opinion does not perform such treatments himself. This guarantees that the second opinion is independent and objective.

The benefits of a second medical opinion

- Reassurance if you are uncertain about an initial medical opinion
- Help in taking decisions about planned non-emergency medical treatment
- Transparent, comprehensive and balanced information for patients
- Free to everyone who is insured with SWICA either directly or through their employer

How you benefit

- Outpatient and inpatient treatment is a mandatory benefit under the Federal Health Insurance Act (KVG). It is not possible to obtain a second opinion for cosmetic surgery.

This is how it works

- Whenever you need assistance, you contact SWICA Client Services on 0800 80 90 80 (24 hours a day).
- SWICA will contact the medical experts, who will then review your documents and issue the second opinion.



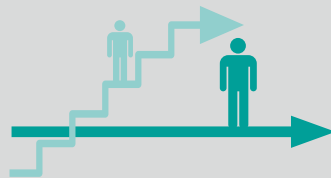
Convincing reasons that speak for SWICA.

Outstanding customer satisfaction



1 SWICA is proud to have received top ratings for customer satisfaction and image in independent surveys conducted by companies such as Comparis, K-Tipp and amPuls. These results motivate us in our efforts to continue delivering the best customer service and quality.
swica.ch/customer-satisfaction

The rate based on your age when you join remains unchanged for life



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The SWICA rate based on age at enrolment rewards your loyalty by factoring in the length of time that you have been insured with SWICA. This means that you can keep your outgoings to a minimum, even in old age, and still enjoy the best possible insurance cover.
swica.ch/short-films

Generous contributions towards prevention and fitness



SWICA rewards personal fitness and health promotion activities in the areas of exercise, nutrition and wellbeing (e.g. fitness centres, nutritional advice, yoga, and numerous sports associations) with attractive contributions of up to 800 francs per year.
swica.ch/fitness

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Worldwide customer service around the clock



If you have questions about your insurance cover, SWICA customer service is there to help you on 0800 80 90 80 (24 hours a day). The sante24 helpline provides advice on health-related issues on +41 44 404 86 86.
swica.ch/contact-form

Low co-payments

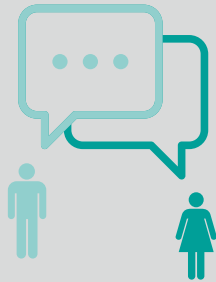
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SWICA and PROVITA are the only health insurers which apply co-payments from their basic plans to SWICA supplementary plans, which means the maximum annual cost to policyholders is substantially lower than it would be with other health insurers.
swica.ch/short-films



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Professional care management



In the event of illness or accident you can count on professional support from experienced care managers. They will advise and support you in choosing the right treatment and help you out on the administrative front. SWICA has more than 85 care managers working for customers across Switzerland.

swica.ch/caremanagement

Unique BENEVITA bonus programme



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Under the BENEVITA bonus programme you can directly influence the premiums for a selected range of supplementary insurance plans by adopting a healthy lifestyle. BENEVITA provides you with relevant personalised information on health-related topics and supports you on the path towards increased wellbeing and commitment.

swica.ch/benevita

Simple, rapid and secure service with the SWICA apps

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Thanks to the SWICA apps you can access a range of services. You can use an app to send claims-related documents to SWICA, which means that you always know which invoices you have submitted and can easily track the status of your claims. BENEVITA not only helps you to keep healthy but will also enable you to collect bonus points and reduce your premiums. With BENECURA you have your health in your hands. If you have a health issue or become ill, you can use the SymptomCheck function to find out more about it. The result is a personal recommendation about what to do next. 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. swica.ch/app



Outstanding medical care and first-rate treatment



SWICA offers attractive insurance solutions to ensure rapid preferential access to top medical care and works with a broad network of specialists to provide the best possible convalescence outcomes for its customers. With SWICA BestMed you have a free choice of hospitals and doctors worldwide with the shortest waiting periods.

swica.ch/supplementary-insurance-plans

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Equal consideration of conventional and complementary medicine

SWICA believes that conventional medicine and complementary medicine can be combined to good effect. Anything that benefits your health is positive. That's why SWICA supports alternative therapy methods and puts them on an equal footing.

swica.ch/complementary-medicine

To find out more, go to swica.ch/advantages



Home Nanny

The Home Nanny service includes

- comprehensive needs-oriented childcare provided by a qualified and experienced caregiver
- a personal home nanny who is available within hours
- care for your child at your home

How you benefit

- Your child is between the ages of 4 and 15.
- You will enjoy a lower hourly rate if you have purchased a HOSPITA hospitalisation insurance plan or an INFORTUNA accident insurance plan with medical expenses cover. You will also receive a refund, depending on the type of cover you have.

This is how it works

Whenever you need assistance, you contact SWICA Client Services on 0800 80 90 80 (24 hours a day). Contact details will be taken and our partner, Callyandi, will contact the insured persons within two hours. Callyandi will organise a qualified and experienced caregiver for you anywhere in Switzerland. Your home nanny will discuss your individual requirements with you.

Home Attendant

The Home Attendant service includes

- trustworthy and experienced home attendants
- taking care of pets, watering plants and emptying the letterbox
- grocery shopping before you return
- other services as needed

How you benefit

- If you have purchased a HOSPITA hospitalisation insurance plan or an INFORTUNA accident insurance plan with medical expenses cover, you will also receive a refund on the Home Attendant service in accordance with your cover.

This is how it works

Whenever you need assistance, you contact SWICA Client Services on 0800 80 90 80 (24 hours a day). Contact details will be taken and our partner, Callyandi, will contact the insured persons within two hours. Callyandi will organise a qualified and experienced caregiver for you anywhere in Switzerland. On request, your home attendant will then stop by your house for instructions and to pick up the keys before you are admitted to the hospital or spa.



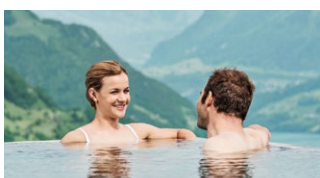
Other SWICA services for you.



Recommend SWICA and receive 100 francs

Are you a satisfied SWICA customer? Then let other people know. Your recommendation pays off twice over. Your friends and acquaintances will enjoy first-class service and attractive premiums, and you will be rewarded with 100 francs for every successful recommendation.

Find out more at: [swica.ch/recommend](https://www.swica.ch/recommend)



active4life: around 100 preferential offers for your health

There are lots of day-trip destinations and offers for you to discover. Thanks to around 100 active4life preferential offers, SWICA customers enjoy a range of discounts from partners in the fields of nutrition, health, sport and wellness.

Find out more at: [swica.ch/active4life](https://www.swica.ch/active4life)



Your mobile companions: the SWICA apps

Wherever you are, you can use the SWICA apps to access a range of services.

- Invoice scanning: submit your claims-related documents by app
- Bonus programme: keep active, collect points and benefit with BENEVITA
- SymptomCheck and self-help: with BENECURA you have your health in your hands

Find out more at: [swica.ch/app](https://www.swica.ch/app)

SWICA Healthcare Organisation

Because health is everything

Phone 0800 80 90 80 (24 hours a day), [swica.ch](https://www.swica.ch)

