



WELCOME TO SWITZERLAND

Information and advice on your
health insurance in Switzerland.

Attractive and convincing. Basic and supplementary insurance from SWICA.

Statutory health insurance in Switzerland

Swiss residents must have mandatory healthcare insurance (basic insurance) with a Swiss health insurer, unless they work for a foreign employer or receive a pension abroad. Their health insurance will cover them against the financial risks of illness, maternity and, depending on their work situation, also against accident.

Alternative insurance models allow for strong advantages with respect to premiums. Here, SWICA offers you many attractive options.

SWICA's insurance solutions and services offer you the best value for money at every stage in life. Take advantage of premium discounts when choosing an alternative insurance model and co-payment option.

The most important modules of Swiss healthcare insurance

	Switzerland	Abroad
Mandatory under statutory provisions	<p>Mandatory healthcare insurance (KVG) Mandatory healthcare insurance covers basic insurance needs in the event of illness, accident or maternity. SWICA's alternative insurance plans (e.g. FAVORIT SANTE, FAVORIT TELMED or FAVORIT MEDPHARM) give you the best value for your money and can save you hundreds of francs a year.</p> <p>Basic insurance models:</p> <ul style="list-style-type: none"> ■ Standard option or alternative insurance model with attractive potential savings <p>Benefits:</p> <ul style="list-style-type: none"> ■ Outpatient medical treatment ■ Medicines in accordance with statutory lists of medicines if prescribed by a doctor ■ Hospital treatment in the general ward in line with the base rate in the canton of residence or hospital treatment in the general ward in hospitals on the list of the canton of residence ■ etc. 	<ul style="list-style-type: none"> ■ Emergency treatment at up to twice the rate of the canton of residence or as per bilateral agreements with EU and EFTA countries
Voluntary insurance solutions	<p>Supplementary insurance under the Insurance Contract Act (VVG) With supplementary insurance from SWICA you can extend your cover to suit your needs and receive attractive contributions towards health promotion and preventive healthcare.</p> <p>Outpatient treatment, health promotion and preventive healthcare</p> <ul style="list-style-type: none"> ■ Medication not covered by health insurance if prescribed by a doctor ■ Complementary medical benefits ■ Vaccinations, medical check-ups, health promotion (e.g. fitness) ■ Glasses and contact lenses; aids if prescribed by a doctor ■ Dental/orthodontic treatment ■ Emergency treatment abroad including return transport to Switzerland ■ Emergency transport ■ etc. <p>Hospitalisation insurance</p> <ul style="list-style-type: none"> ■ Free choice of doctor/hospital ■ Single room, two-bed room or multi-bed room worldwide 	<ul style="list-style-type: none"> ■ Elective outpatient treatment worldwide ■ Free choice of doctor/hospital worldwide ■ Private room, two-bed room or multi-bed room worldwide

Advantages for you and your family

Besides its basic insurance, SWICA also offers supplementary insurance plans that meet individual requirements for protection.

A COMPLETA TOP supplementary plan will close any gaps in cover you may have and provide you with:

- Comprehensive cover for emergency treatment during temporary stays abroad
- Cover for emergency transport and return transport to Switzerland
- Cover for medically prescribed medications (within the indication) that are excluded under basic insurance
- Payments for therapies that fall under complementary medicine

With a COMPLETA PRAEVENTA supplementary plan you can additionally benefit from important contributions toward:

- Healthful activities such as exercise, nutrition and relaxation
(e.g. fitness centre, nutritional advice, yoga and many sports associations)
- Vaccinations and medical checkups to identify illness at an early stage

DENTA is an important supplementary plan that covers dental hygiene, dental treatment and orthodontic work. It is therefore the ideal addition to SWICA's COMPLETA TOP supplementary insurance. SWICA makes contributions towards the cost of:

- Check-ups
- Dental hygiene
- Dental treatment
- Orthodontic work

OPTIMA offers worldwide private cover with special extras designed for those with higher demands. It is the ideal addition to basic insurance as required by law, as well as to SWICA's COMPLETA TOP and COMPLETA PRAEVENTA supplementary insurance:

- Full cover for conventional outpatient treatment at the private rate – worldwide
- Full cover for outpatient complementary treatment by therapists recognised by SWICA

HOSPITA hospitalisation insurance offers:

- Free choice of hospital in Switzerland and around the world (depending on the plan)
- Admission to the semi-private or private ward
- Preferential access to outstanding medicine
- Personal support thanks to the Home Nanny and Home Attendant services

Approximately 1.4 million clients have placed their trust in SWICA

SWICA is one of Switzerland's leading health and accident insurers. With its comprehensive insurance solutions, SWICA offers you optimum medical support and quick access to first-rate medicine and financial security.

Personal offer – simple ordering.

Request a quote or ask to meet with an advisor in person.


SWICA looks forward to hearing from you.

Freephone 0800 80 90 80, or from outside Switzerland +41 52 244 22 33 (24 hours a day), [swica.ch/contact-form](https://www.swica.ch/contact-form)

Convincing reasons that speak for SWICA.

1  Outstanding customer satisfaction

2  Worldwide customer service around the clock

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


4  Generous contributions towards prevention and fitness


5  Low co-payments

6  Professional care management

7  Outstanding medical care and first-rate treatment

8  Unique BENEVITA bonus programme

9  Equal consideration of conventional and
complementary medicine

10  Simple, rapid and secure service with the SWICA apps

To find out more, go to: [swica.ch/advantages](https://www.swica.ch/advantages)

SWICA Healthcare Organisation

Because health is everything

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

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