SWICA

Welcome

Information about health insurance in Switzerland

Attractive and compelling: Basic and supplementary insurance from SWICA

Swiss residents are required to obtain mandatory healthcare insurance (basic insurance) with a Swiss health insurer within three months of moving to Switzerland, unless they work for a foreign employer or receive a pension abroad. Health insurance covers you against the financial risks of illness, maternity and, depending on your work situation, also against accidents.

Save on premiums with SWICA

Alternative insurance models allow for big advantages with respect to premiums. We offer you many attractive options in this respect. Our insurance solutions and services offer you the best value for money at every stage in life. Take advantage of discounts on your premiums when choosing an alternative insurance model and co-payment option.

Approximately 1.6 million customers have placed their trust in SWICA

We are one of Switzerland's leading health and accident insurers. With our comprehensive insurance solutions, we offer you optimum medical support and quick access to first-rate medicine and financial security.

There for you

Get free comprehensive advice – it's worth it.

SWICA Customer Service 24/7 is available around the clock:
swica.ch/contact-form

The most important components of Swiss healthcare insurance

	Switzerland	Abroad
Mandatory under statutory provisions	**Mandatory healthcare insurance (KVG)** Mandatory healthcare insurance covers basic insurance needs in the event of illness, accident or maternity. With our alternative insurance plans – e.g. Favorit Medpharm, Favorit Santé or Favorit Casa – you get the best value for your money, and can save several hundred francs a year.	
	Benefits • Outpatient medical treatment • Medicines included in statutory lists of medicines if prescribed by a doctor (within the indication) • Hospital treatment in the general ward in line with the base rate in the canton of residence or hospital treatment in the general ward of hospitals in the directories of the canton of residence	• 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	**Supplementary insurance under the Insurance Policies Act (VVG)** With our supplementary insurance, you can extend your cover to suit your needs and receive attractive contributions towards health promotion and preventive healthcare.	
	Outpatient treatment, health promotion and preventive healthcare • Medication not covered by health insurance if prescribed by a doctor (within the indication) • Complementary medical benefits • Vaccinations, medical check-ups, health promotion • Glasses and contact lenses; aids if prescribed by a doctor • Dental/orthodontic treatment • Emergency treatment abroad including return transport to Switzerland • Emergency transport	• Elective outpatient treatment worldwide
	Hospitalisation insurance • Free choice of doctor/hospital • One-bed room, two-bed room or multi-bed room	• Free choice of doctor/hospital worldwide • One-bed room, two-bed room or multi-bed room, worldwide

Supplementary insurance plans from SWICA for individual needs

Completa Top/ Completa Forte

The Completa Top and Completa Forte supplementary insurance plans close any gaps in the cover provided by basic insurance, 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
- Completa Forte: healthy activities such as exercise, nutrition and relaxation (e.g. fitness centre, nutritional advice, yoga and many sports associations)

Hospita

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

Praevita

With a Praevita supplementary plan, you can additionally benefit from important contributions towards:

- Healthy activities such as exercise, nutrition and relaxation (e.g. gym membership, nutritional advice, yoga and many sports associations)
- Vaccinations and medical check-ups to identify illness at an early stage

Optima

Optima offers worldwide private cover with special benefits 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, Completa Forte and Praevita supplementary insurance:

- Payments towards conventional outpatient treatment anywhere in the world (up to double the Swiss reference rate)
- Full cover for outpatient complementary treatment by therapists we recognise

Good reasons to choose SWICA

Outstanding customer satisfaction

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

Worldwide customer service and telemedicine around the clock

Savings thanks to numerous partnerships

Personal support in the event of illness or accident

mySWICA: digital customer portal for all your insurance cover

Equal consideration of conventional and complementary medicine

Benevita: digital health coach with bonus programme

Generous contributions for health promotion and preventive healthcare

Benecura: digital health consultation with SymptomCheck

Find out more about the advantages we offer: **swica.ch/advantages**

SWICA

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