



WE'RE NOT  
**SATISFIED**  
UNTIL YOU ARE.

BECAUSE HEALTH  
IS EVERYTHING

**SWICA**

# HOW TO OPTIMISE YOUR PREMIUMS.

At SWICA you get superior service and excellent value for money. You also have many options for actively managing your premium. Learn more at: [swica.ch/optimize](https://www.swica.ch/optimize).

## FOR BASIC INSURANCE

### SELECTABLE EXCESSES

SWICA rewards personal responsibility. The higher your excess, the greater the discount on your premiums.

ANNUAL EXCESS	MAX. DISCOUNT ON PREMIUMS <sup>1</sup> PER YEAR	
CHF 300.–	0%	–
CHF 500.–	6%	CHF 140.–
CHF 1 000.–	20%	CHF 490.–
CHF 1 500.–	30%	CHF 840.–
CHF 2 000.–	40%	CHF 1 190.–
CHF 2 500.–	47%	CHF 1 540.–

### FAVORIT PLANS

Depending on your canton and region, you can save up to 22.5% on standard premiums by choosing a FAVORIT insurance plan.

FAVORIT PLAN	MAX. DISCOUNT ON PREMIUMS <sup>2</sup>
FAVORIT TELMED	12%
FAVORIT MEDICA	13%
FAVORIT CASA	16.5%
FAVORIT MULTICHOICE	22.5%
FAVORIT SANTE	22.5%
FAVORIT MEDPHARM	22.5%

### DISCOUNTS FOR CHILDREN AND YOUNG PEOPLE

With SWICA, you get

- › For the first and second child: 76% discount<sup>3</sup>
- › For the third and any subsequent child: 90% discount<sup>3</sup>
- › For young adults (19–25 years): 25% discount<sup>3</sup>

<sup>1</sup> Max. discount on premiums in accordance with the Health Insurance Ordinance (KVV).

<sup>2</sup> To find out your discount on your premiums, you can use our online premium calculator at any time – [swica.ch/calculate](https://www.swica.ch/calculate) – and see for yourself with just a few clicks. You can of course also find out by speaking with a SWICA employee in person.

<sup>3</sup> On the standard adult premium.

### Integration of the SWICA and PROVITA insurance plans

The organisation of our group is being streamlined in an additional step, and PROVITA Gesundheitsversicherung AG, our currently independent subsidiary, will be integrated into SWICA Healthcare Insurance Ltd as of 1 January 2024. This will not affect your insurance cover, and your points of contact within the organisation will remain the same. If you do not wish to continue your basic insurance with SWICA, the standard notice period of one month to the end of 2023 applies.

### Revisions and clarifications in the General Insurance Conditions (GIC) as of 1 January 2024

Notice of termination is considered to have been given on time if it arrives at the insurer's reception desk by 5 pm on the last working day before the end of the notice period. SWICA may pass on to the insured person any fees charged for payments made at a bank or post office counter.

The Federal Data Protection Act has been revised, and entered into force on 1 September 2023. The text relating to data protection has been revised accordingly and adapted to the new statutory guidelines. Further details and information on all of the changes are available at: [swica.ch/gic2024](https://www.swica.ch/gic2024).



## FOR SUPPLEMENTARY INSURANCE

### CO-PAYMENT FOR HOSPITALISATION INSURANCE

Premiums can be reduced by as much as 68% depending on the selected co-payment option.

HOSPITALISATION INSURANCE	DISCOUNT ON PREMIUMS
HOSPITA excess CHF 1 000.–	15%
HOSPITA excess CHF 2 000.–	25%
HOSPITA excess CHF 5 000.–	50%
HOSPITA FLEX SEMI-PRIVATE	62%
HOSPITA FLEX PRIVATE	68%

### SAVE MONEY ON YOUR PREMIUMS WITH BENEVITA

Take part in the BENEVITA bonus programme, and by engaging in active and healthy activities in your daily life you can lower your premiums for the COMPLETA TOP and HOSPITA supplementary insurance plans.

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

### FOR INSURED PERSONS BORN IN 1973: SWITCH FROM A RATE BASED ON YOUR AGE TO A RATE BASED ON WHEN YOU JOIN

Do you have hospitalisation cover with SWICA and are you turning 50 this year? If so, the rate will change automatically on 1 January 2024 from being based on your age to being based on the date when you join. This enables us to reward your loyalty to SWICA, and prevents any future age-related rate increases.

### REVISIONS AND CLARIFICATIONS IN THE GENERAL INSURANCE CONDITIONS (GIC) AND SUPPLEMENTARY CONDITIONS (SC) AS OF 1 JANUARY 2024

- › Pro rata cover for special services
- › Revised text on data protection
- › Clarification regarding invoicing of psychotherapy sessions via supplementary insurance
- › Certain services can now be obtained in bordering countries.
- › In the event of death abroad, costs are covered for the repatriation of the body or urn.

Further details and information on all changes are provided by the enclosed "Supplementary insurance" sheet, or at [swica.ch/gic2024](https://swica.ch/gic2024).

## GOOD TO KNOW.



### CREDIT FROM ENVIRONMENTAL LEVIES

In 2024, you will receive a refund of 64.20 francs from the proceeds of environmental levies. You can find further information in the information sheet published by the Swiss Federal Office for the Environment (FOEN): [swica.ch/policy-enclosures](https://swica.ch/policy-enclosures)



### CONTRIBUTION TO HEALTH PROMOTION IN SWITZERLAND

Your annual premium will continue to include a mandatory contribution of 4.80 francs to the Swiss Foundation for the Promotion of Health.



### AMENDING OR SWITCHING INSURANCE? PLEASE NOTE THESE DEADLINES:

#### BASIC INSURANCE

- › All changes: by 30 November 2023

#### SUPPLEMENTARY INSURANCE

- › For changes to premiums: by 31 December 2023
- › Without changes to premiums: by 30 September 2023, effective as of the end of the calendar year
- › Increasing insurance cover: application by 31 December 2023 for a change effective as of the start of 2024

#### GROUP INSURANCE CONTRACTS

If you are insured under a group contract with SWICA, this will be noted accordingly in the upper section of your policy. If your situation has changed, e.g. you are no longer employed with the company or you have given up association membership, you are obliged to inform us of the change by 31 December 2023.

**If you wish to change your insurance, please notify us in writing via the mySWICA app or at [swica.ch/contactform](https://swica.ch/contactform).**

## BECAUSE HEALTH IS EVERYTHING

# HOLISTIC SUPPORT FROM SWICA.

From initial medical advice, through diagnosis, therapy and reintegration into daily life, to financing: SWICA offers its customers personal assistance and holistic care from a single source.






## BE COVERED

<b>Financial protection</b> in the event of illness, accident and maternity 	<b>Rate based on your age</b> when you join remains unchanged for life 	<b>Co-payments</b> from basic insurance are offset against those for supplementary insurance 	
Customised, individual <b>insurance solutions</b> 	<b>Best value for money</b> in every phase of life 	Professional advice <b>in your region</b> 	<b>mySWICA:</b> Manage your insurance digitally 

## BE HEALTHY

Generous contributions for <b>health promotion and preventive healthcare</b> 	Advantages thanks to <b>partnerships with sports associations</b> 	Around 100 <b>preferential active4life offers</b> 	<b>BENEVITA:</b> Digital health coach with bonus programme 
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## GET HEALTHY AND LIVE WELL WITH A DISABILITY

Free <b>second opinion</b> 	<b>Personal support</b> in the event of illness or accident 	<b>Home help/ home nursing care</b> 	<b>BENECURA:</b> Digital health consultation with SymptomCheck 
First-class <b>medical care</b> 	Equal consideration of <b>conventional and complementary medicine</b> 	<b>Support programmes for chronic illnesses</b> based on the latest medical research 	

## THERE FOR YOU, 24 HOURS A DAY, 365 DAYS A YEAR

### SWICA CUSTOMER SERVICE 24/7

SWICA Customer Service 24/7 is available free of charge to answer questions about your insurance cover. **Phone 0800 80 90 80**

### SANTÉ24 – YOUR SWISS TELEMEDICINE SERVICE

The doctors and medical staff at santé24 are available free of charge to answer any questions you may have about prevention, illness, accident and maternity. **Phone +41 44 404 86 86**

# REVISIONS AND CLARIFICATIONS IN THE GENERAL INSURANCE CONDITIONS (GIC) AND SUPPLEMENTARY CONDITIONS (SC) AS OF 1 JANUARY 2024.

SWICA has revised its GIC and SC for supplementary insurance to better suit its customers' current requirements. The new GIC and SC also apply to your existing contract, unless you object. The revisions consist entirely of clarifications or new advantages for you. The overview below shows the changes for each product that could affect you.

### DATA PROTECTION/DATA PROCESSING

The Federal Data Protection Act has been revised, and the revised version entered into force on 1 September 2023. The text relating to the processing of data has been revised accordingly and adapted to the new statutory guidelines.

- › GIC under the VVG Art. 29
- › GIC under the VVG HEALTH LEGAL PROTECTION INSURANCE Section VII

### PRACTICAL ADVANTAGES

#### ADDITIONAL BENEFITS

One addition to the COMPLETA TOP, OPTIMA and HOSPITA supplementary insurance plans is that innovative therapy methods will now be covered on a pro rata basis.

- › COMPLETA TOP Art. 5 (3), Art. 8, 9, 18 and 19
- › OPTIMA Art. 6, 9 and 16
- › HOSPITA Art. 12 (2) and (3)

#### BENEFITS IN BORDERING COUNTRIES

Certain services under the COMPLETA TOP, COMPLETA PRAEVENTA, SUPPLEMENTA and DENTA supplementary plans, such as medication, can now be obtained in countries bordering Switzerland.

- › COMPLETA TOP Art. 5 (6), Art. 13, 14, 15, 16 and 17
- › COMPLETA PRAEVENTA Art. 5
- › SUPPLEMENTA Art. 4, 5 and 6
- › DENTA Art. 4 (1)

#### BENEFITS ABROAD

Certain services under the OPTIMA supplementary insurance plan, such as complementary medicine, can now be obtained abroad.

- › OPTIMA Art. 5 (3), Art. 6, 7, 8, 10, 11, 12, 14, 15 and 17

#### IN THE EVENT OF DEATH ABROAD

The costs for repatriating the body or the urn (if the body is cremated in situ abroad) to the place of residence or burial in Switzerland is now covered by COMPLETA TOP.

- › COMPLETA TOP Art. 22 (4)

#### PSYCHOTHERAPY

Psychotherapy with self-employed psychotherapists will only be covered if they are not approved for invoicing via basic insurance and are included in the list of SWICA-recognised psychotherapists.

- › COMPLETA TOP Art. 6
- › OPTIMA Art. 7
- › INFORTUNA Art. 7d

## CLARIFICATIONS AND ADDITIONS

Some matters which were already included in the General Insurance Conditions (GIC) and in the Supplementary Conditions (SC) have been clarified.

## GENERAL INSURANCE CONDITIONS (GIC) UNDER THE VVG

- › Details of additional contract documents; Art. 2 (1) e
- › An example has been added to the consequences of a crime or misdemeanour; Art. 8 (5)
- › The legal basis has been added to the respective articles; Art 5, Art. 8 (8)
- › Details of the validity of the insurance; Art. 10 (2) and (3)
- › Terms added to the glossary: "bordering country", "equivalent licensing agency"
- › Specification of the term "co-payment and deductible" in the glossary

## SUPPLEMENTARY CONDITIONS (SC) UNDER THE VVG

### COMPLETA TOP

- › Details on obtaining medication; Art. 5 (5)
- › Duration no longer specified for receiving breast-feeding allowance; Art. 7
- › Details on medical spa treatments and convalescence cures; Art. 10 (1) and Art. 11 (1)
- › Explanation on combining social insurance/private insurance for benefits abroad; Art. 21 (1)
- › Details on consultation with the emergency call centre; Art. 23 (1) to (3)

### OPTIMA

- › Details on service providers for outpatient treatment; Art. 4 (1)

### HOSPITA

- › The legal basis was added to the respective articles; Art. 1
- › Details on medical spa treatments in regard to medical necessity; Art. 13 (1)
- › Addition regarding emergency transport/transfer abroad; Art. 18

### INFORTUNA

- › The legal basis was added to the respective articles; Art. 1, Art. 6 (2)
- › Details on additional benefits for outpatient surgical procedures; Art. 7a

Further details and information on all of the changes are available at [swica.ch/gic2024](https://swica.ch/gic2024).



### ANY QUESTIONS?

Please do not hesitate to contact us if you have any questions. Please contact the office shown on your policy.