

Winterthur, October 2025

Your new insurance policy for 2026

We are delighted to support you as your health partner throughout the coming year. Thank you very much for placing your trust in us. It is very important to us to meet your expectations as much as we possibly can. That is why SWICA is there for you, 24 hours a day. You can contact us at any time – day or night – by phone, via our app or online. Should you prefer to meet with us in person, our expert advisors at more than 40 locations in Switzerland are happy to provide you with individual support for your concerns.

Along with this letter, you are receiving your SWICA policy for 2026 in a new, transparent layout, including the details of your insurance cover. Due to rising healthcare costs, adjusting premiums in certain regions has unfortunately been unavoidable this year. SWICA is committed to sustainably cutting costs at various levels. For example, we have significantly reduced our administrative expenses by restructuring over the past twelve months. At the same time, we are working with numerous partners in the healthcare sector on integrated medical services that ensure high-quality care that is also efficient. Our aim is to use advances in medicine as consistently as the advantages of digitalisation. As a SWICA customer, we will of course always keep you informed of any offers that are relevant to you.

The additional information enclosed with your policy provides a summary of the key points for your health insurance. You can also find other useful information on our website: swica.ch/optimize. Should you still have questions or personal concerns, please contact us at any time. We can then determine together how to further optimise your premiums and check that your insurance cover is suitable for your current situation in life.

I would like to thank you for allowing us to be there for you again in 2026 – because health is everything.

Best regards,



Dr. Reto Dahinden
CEO

Award winner for best customer service swica.ch/customer-satisfaction



- **1st place, AmPuls 2025**
Customer satisfaction survey



- **1st place, bonus.ch 2025**
Customer satisfaction survey



- **1st place, comparis.ch 2025**
Customer satisfaction survey