

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 about any offers that are relevant to you.

Is your personal situation changing? It may be that your employment in Switzerland is coming to an end, that you are moving your residence to another country, or that you are taking on a new or additional job. Or perhaps you are retired and are receiving a pension from outside Switzerland. Please remember to inform us of such changes well ahead of time. Some of the supplementary conditions for the Completa Top, Completa Forte, Completa Praeventa, Supplementa, Denta, Optima and Hospita supplementary insurance products have been amended, with effect from 1 January 2026. As of 2026, accident cover will be included in Denta supplementary dental insurance as standard. This will not have any impact on your premiums. The changes can be viewed at swica.ch/downloads, and they apply to customers who hold policies for these products. Should you have any questions, please do not hesitate to contact us at any time.

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