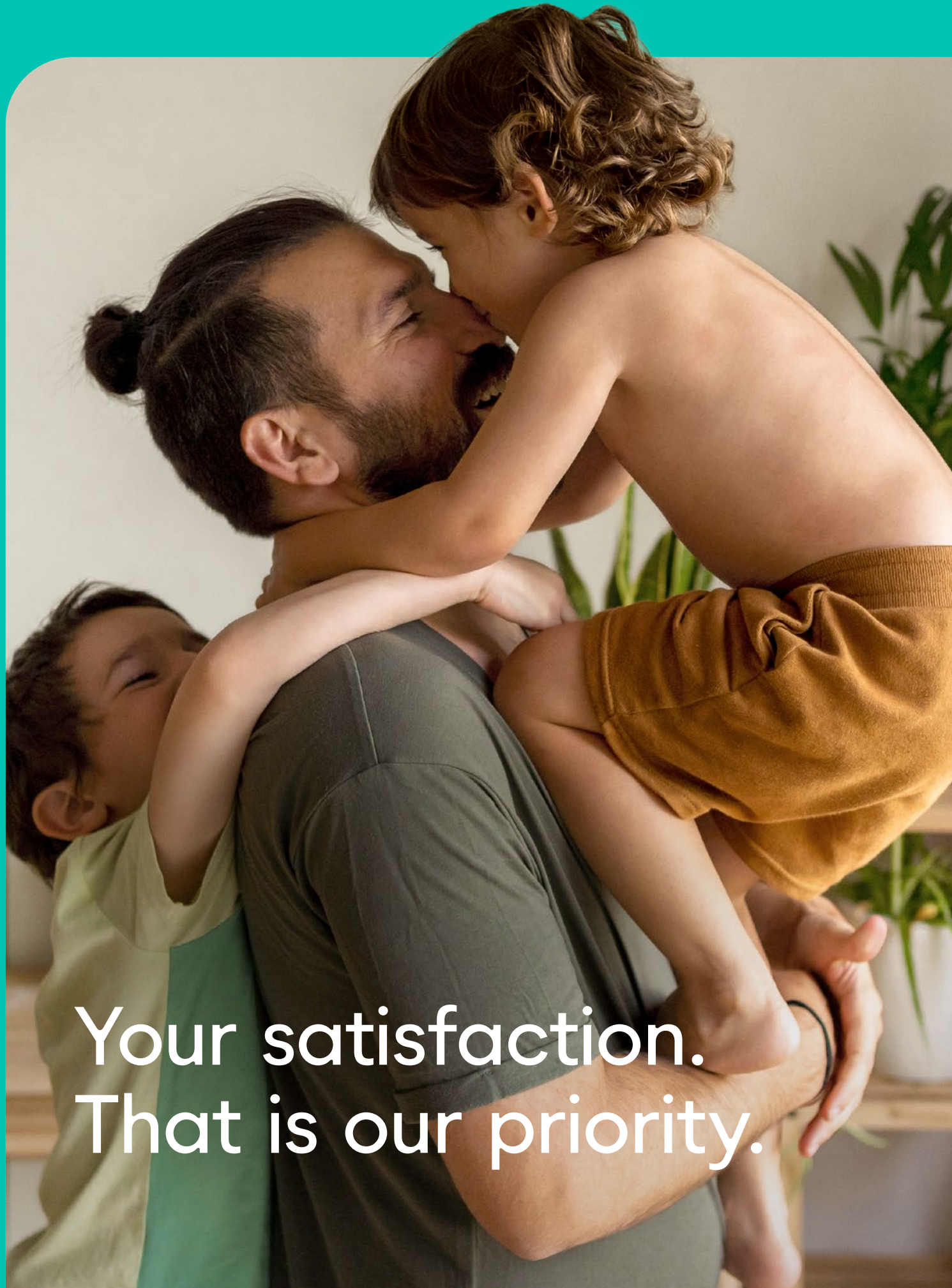


SWICA



Your satisfaction.
That is our priority.

How to optimise your premiums

At SWICA, you receive superior service and excellent value for money. You also have options for actively managing your premiums. More information is available at: [swica.ch/optimize](https://www.swica.ch/optimize)

Basic insurance

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

Annual excess	Maximum discount on premiums ¹ per year	
CHF 300	0%	–
CHF 500	6%	CHF 140
CHF 1000	20%	CHF 490
CHF 1500	30%	CHF 840
CHF 2000	40%	CHF 1190
CHF 2500	46.5%	CHF 1540

Discounts for children and young adults

With SWICA, you get the following discounts³:

- for your first and second children 76 %
- for the third child and any subsequent children 90 %
- for young adults (aged 19 to 25) 25 %

Favorit plans

Depending on your canton and region, you can save up to 20% on the standard premium by choosing a Favorit insurance plan.

Favorit plan	Discount on premiums ²
Favorit Telmed	4 to 10.25 %
Favorit Medica	0 to 11 %
Favorit Casa	8 to 15.5 %
Favorit Multichoice	8 to 19 %
Favorit Santé	8.5 to 20 %
Favorit Medpharm	8 to 19.5 %
Favorit Bestcare	1 to 13 %

Supplementary insurance

Co-payments for hospitalisation insurance

Premiums can be reduced by between 15 and 64.6% depending on the selected co-payment option.

Hospitalisation insurance	Discount on premiums
Hospita (excess: CHF 1000)	15 %
Hospita (excess: CHF 2000)	35 %
Hospita (excess: CHF 5000)	50 %
Hospita Flex Semi-Private	59.6 %
Hospita Flex Private	64.6 %

¹ Maximum discount on premiums in accordance with the Health Insurance Ordinance (KVV)

² For details on discounts and sample quotes with the minimum and maximum discounts, go to: [swica.ch/premium-discount](https://www.swica.ch/premium-discount)

To calculate the discount on your premiums in just a few clicks, you can use our online premium calculator at any time: [swica.ch/calculate](https://www.swica.ch/calculate)

³ On the standard adult premium

Save money on your premiums with Benevita

Take part in the Benevita bonus programme, and by opting for active and healthy choices in your everyday life, you can lower your premiums for the Completa Top, Completa Forte and Hospita (excludes General) supplementary insurance plans.

Find out more at: swica.ch/benevita

For insured persons born in 1975: switch from an age-based rate to a rate based on age at enrolment

Do you have hospitalisation cover with SWICA and are you turning 50 this year? If so, then on 1 January 2026 we will automatically switch you from an age-based rate to a rate based on your age at enrolment. By doing so, we reward your customer loyalty and preclude any future age-related increases.

Changing your insurer upon reaching adulthood

Insured persons who have reached adulthood or who will do so this year may switch to a different insurer as of the end of the calendar year, provided they do not owe any outstanding amounts or only owe amounts that relate to the time when they were minors.

Change to additional supplementary conditions and accident inclusion for Denta: effective as of 1 January 2026

Some of the supplementary conditions for the Completa Top, Completa Forte, Completa Praeventa, Supplementa, Denta, Optima and Hospita insurance products have been amended, effective 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.

For more information, visit:
swica.ch/downloads

Full transparency in your policy

From 1 January 2026, in your personal policy for each product within the scope of your supplementary insurance, you will receive a transparent breakdown of your individual surcharges and deductions, including the types of discounts granted. This itemisation will give you a detailed overview of the make-up of your premiums.

For more details: swica.ch/combination-advantage

Good to know



Credit from environmental levies

In 2026, you will receive a refund of 61.80 francs from the proceeds of environmental levies. For more information: swica.ch/policy-enclosures



Contribution to health promotion in Switzerland

Your annual premium includes a mandatory contribution of 4.80 francs to the Stiftung Gesundheitsförderung Schweiz (Swiss Foundation for the Promotion of Health). To find out more: swica.ch/policy-enclosures



Please note these deadlines

Basic insurance

- All changes:
by 17:00 on Friday, 28 November 2025
- Exception:
for an excess increase, by 17:00
on Wednesday, 31 December 2025

Supplementary insurance

- If premiums have been adjusted:
by 17:00 on Wednesday, 31 December 2025
- If premiums have not been adjusted:
by 17:00 on Tuesday, 30 September 2025,
effective as of the end of the calendar year

No extraordinary right of termination

The introduction of the new transparent breakdown of individual increases and reductions in the policy may result in minor adjustments to the premium as a result of rounding. However, this change does not give rise to an extraordinary right of termination.

Group insurance contracts

If your situation has changed, e.g. you are no longer employed with your previous company or you have discontinued your association membership, you are obliged to inform us of the change by 17:00 on Wednesday, 31 December 2025. Changes can be made via the mySWICA app or at www.swica.ch/en/private/contact.

Digital services for you

mySWICA: digital customer portal for all your insurance cover

- Digital insurance card
- Individual overview of benefits
- Scan and submit receipts online – track processing in real time
- Send messages to Customer Services
- Easily update personal details
- Live status of your excess and deductible
- Directly and easily change accident cover under basic insurance

swica.ch/myswica

SWICA

Benevita: digital health coach with bonus programme

- Tips for staying healthy with inspiring and surprising topics relating to exercise, nutrition and wellbeing
- Motivating point system for discounts on premiums and selected supplementary insurance plans
- Donate to charitable projects together with the Benevita community

swica.ch/benevita



Benecura: digital health consultations with SymptomCheck

- SymptomCheck and PreventionCheck with individual recommendations
- Health dossier to securely store your documents and data
- Directory of specialists
- Dictionary of medicine and medications
- Secure transmission of your photos and medical documents

swica.ch/benecura



Download all SWICA apps now:



SWICA

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