



<b>Statement of benefits</b> Number 1173318476	Invoiced amount CHF	Your share of costs CHF	SWICA share of costs CHF	Balance CHF
<b>Balance credited to us</b>				
				<b>660.00</b>



Please use only this paying-in slip for payment.

santé24 - your Swiss telemedicine service, phone +41 44 404 86 86

You can obtain more information on your cost sharing from your SWICA customer service or by going to [www.swica.ch/benefits](http://www.swica.ch/benefits)



# Notes to help you understand the benefit statement

## A. Sender address

Here you will find the contact details of your Agency / General Agency / Regional Head Office. Please contact Client Services for any questions concerning your insurance. You will find the current contact details also on your insurance card and insurance policy.

## B. Benefit statement

Reference number for the benefit statement

## C. Total amount of the invoice

In this example, Hans Muster received inpatient care at the Cantonal Hospital in Winterthur from 01.05.2018 to 10.05.2018. The treatment costs of CHF 750.00 were paid directly by SWICA. The invoice shows the benefits from basic and supplementary insurance:

- |                            |            |
|----------------------------|------------|
| a) Basic insurance         | CHF 650.00 |
| b) Supplementary insurance | CHF 100.00 |

## D. Benefits from basic insurance

SWICA pays the inpatient treatment costs of CHF 650.00 from the FAVORIT SANTE basic insurance. However, since this is the first time this year that Hans Muster has received benefits of any kind, the full amount of the invoice falls within his annual excess of CHF 1 000.00. Hans Muster's share of the costs is therefore CHF 650.00.

## E. Benefits from supplementary insurance under the VVG

In the course of his treatment Hans Muster received medication costing CHF 100.00. The medication in question is paid for by SWICA from the COMPLETA TOP supplementary insurance. For benefits from the supplementary insurance plan, there is a deductible of CHF 600.00 for adults and a co-payment of 10% for all insured persons. Since any co-payment already paid in basic insurance (excess and deductible) is offset against those from SWICA supplementary insurance plans, Hans Muster only has to pay the deductible of 10%. In this example, this amounts to CHF 10.00.

## F. Excess account for basic insurance

This overview shows the annual excess for the basic insurance and the remaining balance for the current year. This is the difference between the annual excess and the amount already paid towards the excess for the current year.

## G. Balance

SWICA pays Hans Muster a total of CHF 90.00. His share of the cost is CHF 660.00. This is calculated as follows:

- |   |            |
|---|------------|
| a) Basic insurance (annual excess)          | CHF 650.00 |
| b) Supplementary insurance (10% deductible) | CHF 10.00  |

## H. Payment slip (if the balance is in SWICA's favour)

Invoices are payable by the date on the payment slip for the benefit statement in question. Please use the enclosed payment slip to make the payment. You also have the option to pay your premiums conveniently by debit direct (DD) or e-billing. For more information about this option and the application form, please go to: [swica.ch/notify](http://swica.ch/notify)