



WELCOME TO SWITZERLAND

# INFORMATION ABOUT HEALTH INSURANCE IN SWITZERLAND.

BECAUSE HEALTH  
IS EVERYTHING

**SWICA**

# ATTRACTIVE AND CONVINCING. BASIC AND SUPPLEMENTARY INSURANCE FROM SWICA.

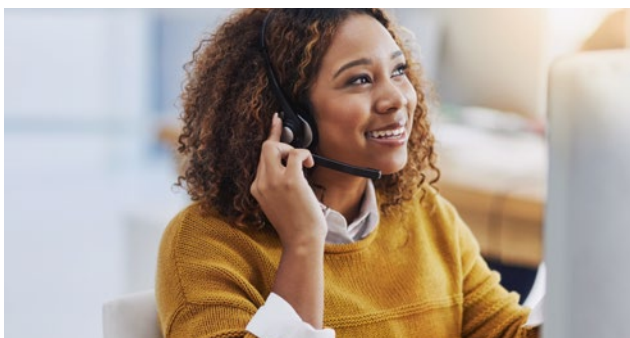
Swiss residents must have mandatory healthcare insurance (basic insurance) with a Swiss health insurer, unless they work for a foreign employer or receive a pension abroad. Health insurance covers you against the financial risks of illness, maternity and, depending on your work situation, also against accident.

## **SAVE ON PREMIUMS WITH SWICA**

Alternative insurance models allow for strong advantages with respect to premiums. SWICA offers you many attractive options in this respect. SWICA's insurance solutions and services offer you the best value for money at every stage in life. Take advantage of discounts on your premiums when choosing an alternative insurance model and co-payment option.

## **APPROXIMATELY 1.5 MILLION CUSTOMERS HAVE PLACED THEIR TRUST IN SWICA**

SWICA is one of Switzerland's leading health and accident insurers. With its comprehensive insurance solutions, SWICA offers you optimum medical support and quick access to first-rate medicine and financial security.



### **THERE FOR YOU**

**Get free comprehensive advice –  
it's worth it.**

SWICA Customer Service 24/7 is available  
around the clock: [swica.ch/contact-form](https://www.swica.ch/contact-form)

# THE MOST IMPORTANT COMPONENTS OF SWISS HEALTHCARE INSURANCE.

	SWITZERLAND	ABROAD
MANDATORY UNDER STATUTORY PROVISIONS	<b>MANDATORY HEALTHCARE INSURANCE (KVG)</b> Mandatory healthcare insurance covers basic insurance needs in the event of illness, accident or maternity. SWICA's alternative insurance plans (e.g. FAVORIT MEDPHARM, FAVORIT SANTE or FAVORIT CASA) give you the best value for your money, and can save you hundreds of francs a year.	
	<b>MODELS</b> <div> <div> &gt; Standard option or alternative insurance model with attractive potential savings </div> <div> &gt; Emergency treatment at up to twice the rate of the canton of residence or as per bilateral agreements with EU and EFTA countries </div> </div>	
	<b>BENEFITS</b> <div> <div> &gt; Outpatient medical treatment  &gt; Medicines included in statutory lists of medicines if prescribed by a doctor (within the indication)  &gt; Hospital treatment in the general ward in line with the base rate in the canton of residence or hospital treatment in the general ward of hospitals in the directories of the canton of residence  &gt; Etc. </div> </div>	
VOLUNTARY INSURANCE SOLUTIONS	<b>SUPPLEMENTARY INSURANCE UNDER THE INSURANCE POLICIES ACT (VVG)</b> With supplementary insurance from SWICA, you can extend your cover to suit your needs and receive attractive contributions towards health promotion and preventive healthcare.	
	<b>OUTPATIENT TREATMENT, HEALTH PROMOTION AND PREVENTIVE HEALTHCARE</b> <div> <div> &gt; Medication not covered by health insurance if prescribed by a doctor (within the indication)  &gt; Complementary medical benefits  &gt; Vaccinations, medical check-ups, health promotion  &gt; Glasses and contact lenses; aids if prescribed by a doctor  &gt; Dental/orthodontic treatment  &gt; Emergency treatment abroad including return transport to Switzerland  &gt; Emergency transport  &gt; Etc. </div> <div> &gt; Elective outpatient treatment worldwide </div> </div>	
	<b>HOSPITALISATION INSURANCE</b> <div> <div> &gt; Free choice of doctor/hospital  &gt; One-bed room, two-bed room or multi-bed room </div> <div> &gt; Free choice of doctor/hospital worldwide  &gt; One-bed room, two-bed room or multi-bed room, worldwide </div> </div>	



# SUPPLEMENTARY INSURANCE PLANS FROM SWICA FOR INDIVIDUAL NEEDS.

## COMPLETA TOP/ COMPLETA FORTE



The COMPLETA TOP and COMPLETA FORTE supplementary insurance plans close any gaps in the cover provided by basic insurance, and provide you with:

- › Comprehensive cover for emergency treatment during temporary stays abroad
- › Cover for emergency transport and return transport to Switzerland
- › Cover for medically prescribed medications (within the indication) that are excluded under basic insurance
- › Payments for therapies that fall under complementary medicine
- › COMPLETA FORTE: healthy activities such as exercise, nutrition and relaxation (e.g. fitness centre, nutritional advice, yoga and many sports associations)

## COMPLETA PRAEVENTA



With a COMPLETA PRAEVENTA supplementary plan, you can additionally benefit from important contributions towards:

- › Healthy activities such as exercise, nutrition and relaxation (e.g. fitness centre, nutritional advice, yoga and many sports associations)
- › Vaccinations and medical checkups to identify illness at an early stage

## HOSPITA



HOSPITA hospitalisation insurance offers:

- › Free choice of hospital in Switzerland and around the world (depending on the plan)
- › Admission to the semi-private or private ward
- › Preferential access to outstanding medicine

## OPTIMA



OPTIMA offers worldwide private cover with special benefits designed for those with higher demands. It is the ideal addition to basic insurance as required by law, as well as to SWICA's COMPLETA TOP, COMPLETA FORTE and COMPLETA PRAEVENTA supplementary insurance:

- › Payments towards conventional outpatient treatment anywhere in the world (up to double the Swiss reference rate)
- › Full cover for outpatient complementary treatment by therapists recognised by SWICA

# GOOD REASONS TO CHOOSE SWICA.

Outstanding  
customer satisfaction



The rate based on your age when  
you join remains unchanged for life



Worldwide customer service and  
telemedicine around the clock



Savings thanks to numerous  
partnerships



Personal support in the event of  
illness or accident



mySWICA: manage your  
insurance digitally



Generous contributions for health  
promotion and preventive healthcare



BENEVITA: digital health coach  
with bonus programme



Equal consideration of conventional  
and complementary medicine



BENECURA: digital health  
consultation with SymptomCheck



Find out more about the advantages with SWICA:  
[swica.ch/advantages](https://swica.ch/advantages)

**THERE FOR YOU, 24 HOURS A DAY, 365 DAYS A YEAR.**

Phone 0800 80 90 80 / [swica.ch](https://www.swica.ch)

