



## Basic insurance

Compare the different basic insurance models offered by Helsana and find the product that suits your needs.

2025/26 edition

**Helsana**  
Committed to life.

# Basic insurance

Basic insurance is obligatory for all Swiss residents. It provides basic medical care in the event of illness, accidents and maternity. As the benefits are prescribed by law, they are the same from every health insurer.

<b>Outpatient treatment</b>	<p><b>Full cover throughout Switzerland</b> Subject to the condition that the treatment is prescribed by a doctor and is listed in the benefits catalogue of the basic insurance scheme.</p> <p><b>Outpatient treatment</b> Provided by licensed medical practitioners, chiropractors or medical support staff; a maximum tariff is applicable</p>
<b>Complementary medicine</b>	<p><b>Carried out by licensed medical practitioners who are members of the Swiss Medical Association (FMH) with recognised training, in accordance with the Health Insurance Benefits Ordinance (KLV)</b> Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), traditional homoeopathy and phytotherapy</p>
<b>Prevention</b>	<p><b>Throughout Switzerland, if prescribed by a doctor, according to agreed rates</b> We reimburse the costs of certain examinations for the early detection of illnesses and of preventive measures (e.g. vaccinations)</p>
<b>Medication</b>	<p><b>Medication on the specialities list</b> You receive the costs of medically prescribed medication which is covered by statutory health insurance and is on the specialities list</p>
<b>Glasses and contact lenses</b>	<p><b>Max. CHF 180/year</b> up to 18th birthday</p>
<b>Dental treatment</b>	<p><b>Throughout Switzerland, if performed by recognised professionals, according to statutory or agreed tariff</b> Benefits for accident-related tooth damage (if accident cover is included), serious diseases of the masticatory system and serious general illness pursuant to Articles 17–19a of the Health Care Benefits Ordinance (KLV)</p>
<b>Medical aids</b>	<p>Medical aids which are medically necessary and prescribed by a doctor, in accordance with the medical aids and equipment list (MiGeL)</p>
<b>Transportation</b>	<p><b>Costs covered for transportation and rescue operations in Switzerland</b> – 50% up to CHF 500/year for transportation – 50% up to CHF 5,000/year for rescue operations</p>
<b>Abroad</b>	<p><b>Emergency treatment (outpatient and inpatient) during temporary stays abroad</b> – EU/EFTA countries or the UK: benefits in accordance with the social tariff schedule of the country of temporary residence – Other countries: up to max. twice the Swiss tariff amount (canton of residence)</p>
<b>Pregnancy</b>	<p>– Eight check-ups (seven before the birth, one afterwards) – Two ultrasound examinations – Three breastfeeding guidance sessions – CHF 150/year for antenatal classes – Full cost coverage for home birth or in the general ward of a listed hospital in the canton of residence</p>
<b>Hospital</b>	<p><b>Free choice of hospital from list</b> Inpatient treatment: Full cover for a general ward in listed hospitals in your canton of residence</p>
<b>Balneotherapy</b>	<p>You receive <b>CHF 10/day</b>, for up to 21 days/calendar year, for balneotherapy at recognised therapeutic spas in Switzerland, if medically required and prescribed by a doctor</p>
<b>Nursing homes</b>	<p><b>Healthcare in recognised nursing homes</b> Co-payment according to the Health Care Benefits Ordinance (KLV)</p>

	<b>Choice of deductible<sup>1</sup></b>	<b>Maximum reduction in premium<sup>2</sup></b>	<b>More savings opportunities</b>	
<b>Adults</b>	CHF 300	none	<b>77%</b> Children's discount (ages 0 to 18)	<b>20%</b> Young people's discount (ages 19 to 25)
	CHF 500	CHF 140		
	CHF 1,000	CHF 490	<b>7%</b> Accident exclusion discount (working persons only)	
	CHF 1,500	CHF 840		
	CHF 2,000	CHF 1,190		
	CHF 2,500	CHF 1,540		
<b>Children</b>	CHF 0	none		
	CHF 500	CHF 350		

<sup>1</sup> Once deductible has been met, excess of 10% up to max. CHF 700/year or CHF 350/year for children.

<sup>2</sup> Maximum reduction in premium per year prescribed by law based on the optional deductible.

# Basic insurance models

## BASIS

Standard model: you decide which doctor you would like to see for each medical concern

[helsana.ch/en/basis](https://helsana.ch/en/basis)



**Free choice of doctor**

## BeneFit PLUS

### General Practitioner

General practitioner model: in the event of a medical concern, your first port of call is always your GP or group practice

[helsana.ch/en/benefitplus](https://helsana.ch/en/benefitplus)



**One contact point for all concerns**

<b>Premium reduction</b>	No	Use the premium calculator at <a href="https://helsana.ch">helsana.ch</a> to calculate your
<b>Medical point of contact</b>	You are free to choose a doctor to treat you on a case-by-case basis and consult them directly.	Your medical point of contact is the GP or group practice you choose from our list of doctors.
<b>Benefits</b>	<b>Self-determined medical care</b> <ul style="list-style-type: none"><li>– Free choice of doctor at all times</li><li>– Direct access to specialists for outpatient treatment</li></ul>	<b>Personal support from your GP</b> <ul style="list-style-type: none"><li>– Medical treatment tailored to your personal medical history</li><li>– Avoid unnecessary multiple examinations</li></ul>
<b>Obligation</b>	No  In the event of a medical problem, you choose the professional to treat you on a case-by-case basis (GP, specialist, chiropractor, etc.).	If you have medical concerns, always contact your chosen GP (or a doctor at your group practice).  In consultation with you, your GP or group practice will design a binding course of treatment tailored to your particular condition and medical needs.  If necessary, your GP (or your group practice) will refer you to a specialist or hospital.
<b>Ideal for</b>	Individuals who always want complete freedom of choice.	People who value being able to see their GP in person.
<b>Advice line</b>	For medical queries, you can access our free Centre for Telemedicine on 0800 100 008 or online via myHelsana.	
<b>Exceptions under the BeneFit and PREMED-24 models</b>	Insured persons do not have to refer to the first point of contact before gynaecological check-ups, obstetric care, dental treatments or subsequent tests by an ophthalmologist to adjust visual aids.	

## BeneFit PLUS Telmed

Medical advice over the phone:  
The independent Centre for  
Telemedicine will determine  
what treatment you need, if any  
[helsana.ch/telemedicine](https://helsana.ch/telemedicine)



**Free, binding advice**

## BeneFit PLUS Flexmed

You choose the first point of  
contact: GP practice or the  
Centre for Telemedicine  
[helsana.ch/en/bene-  
fit-plus-flexmed](https://helsana.ch/en/benefit-plus-flexmed)



**24 Medical support  
around the clock**

## PREMED-24

Medical advice over the phone:  
the independent Centre for  
Telemedicine will inform you of  
any treatment  
[helsana.ch/en/premed-24](https://helsana.ch/en/premed-24)



**Free, non-binding  
advice**

<b>Premium reduction</b>	Use the premium calculator at <a href="https://helsana.ch">helsana.ch</a> to calculate your premium		
<b>Medical point of contact</b>	Your medical point of contact is a medical professional from the independent Centre for Telemedicine.	After performing an initial assessment using the symptom checker in the Compassana app, <sup>1</sup> select one of the following options: Option 1: your selected general practitioner from our list of doctors, or a group practice. Option 2: the medical professionals at the Centre for Telemedicine.	Following a consultation with the medical professional at the independent Centre for Telemedicine, you are free to choose a doctor to treat you.
<b>Benefits</b>	<b>Medical care by telephone</b> <ul style="list-style-type: none"> <li>– 24-hour medical advice</li> <li>– Accessible from anywhere in Switzerland</li> <li>– Quick help with health complaints at a Helsana partner pharmacy<sup>1</sup> – free of charge, no appointment required</li> <li>– Optimum coordination of medical treatment</li> </ul>	<b>Flexible care from your GP and by phone</b> <ul style="list-style-type: none"> <li>– No unnecessary visits to the doctor</li> <li>– Quick help with health complaints at a Helsana partner pharmacy<sup>1</sup> – free of charge, no appointment required</li> <li>– Fast medical advice by phone from Medi24</li> </ul>	<b>Medical care by telephone</b> <ul style="list-style-type: none"> <li>– 24-hour medical advice</li> <li>– Initial assessment without any obligation</li> <li>– Quick help with health complaints at a Helsana partner pharmacy<sup>1</sup> – free of charge, no appointment required</li> <li>– Avoid unnecessary visits to the doctor</li> </ul>
<b>Obligation</b>	<p>In the event of a medical problem, always call the independent Centre for Telemedicine.</p> <p>In consultation with you, a medical professional or doctor will design a binding course of treatment tailored to your particular condition and medical needs, whether it is home treatment, to visit the doctor or go to hospital.</p> <p>If necessary, a healthcare professional will refer you to a specialist or hospital.</p>	<p>In the case of health problems, always start by using the symptom checker in the Compassana app<sup>2</sup> for an initial medical assessment. You should then contact your selected GP practice, your group practice or the Centre for Telemedicine. In consultation with you, your GP or group practice or the Centre for Telemedicine will design a course of treatment tailored to your particular condition and medical needs.</p> <p>If necessary, you will be referred for further treatment to a specialist or hospital.</p>	<p>If you have medical concerns, always consult the free medical service from Medi24 to receive non-binding advice.</p> <p>If necessary, you can then choose a doctor to go to.</p>
<b>Ideal for</b>	People who would like to benefit from 24/7 medical advice from a central point of contact.	People who want the flexibility to decide whether personal support from their general practitioner or medical care over the phone is required, or whether an in-depth consultation at a Helsana partner pharmacy is sufficient – and like using digital channels for administrative tasks. You enjoy access to everything in one place.	People who like to use a medical advice service.
<b>Advice line</b>	<b>0800 800 090</b>	<b>0800 884 040</b>	<b>0800 773 633</b>
<b>Exceptions under the BeneFit and PREMED-24 models</b>	Insured persons do not have to refer to the first point of contact before gynaecological check-ups, obstetric care, dental treatments or subsequent tests by an ophthalmologist to adjust visual aids.		

<sup>1</sup> From 2026, Helsana will cover the costs of an in-depth consultation (excluding medication and supplementary insurance benefits). The consultation will only be provided if the partner pharmacy considers it necessary. If the health problem has not been resolved, proceed according to your basic insurance model and coordinate the next steps with the Telemedicine Centre or your GP practice. More information can be found at [helsana.ch/partner-pharmacies](https://helsana.ch/partner-pharmacies).

<sup>2</sup> Available as of 2025. First, you need to register with Compassana. You only need to do this once. You can find instructions on how to do so at [helsana.ch/en/benefit-plus-flexmed](https://helsana.ch/en/benefit-plus-flexmed). Using the symptom checker in Compassana is only mandatory for adults and in cases involving new, acute medical complaints. Children cannot use the symptom checker.

**We are here to help you.**

Helsana Group  
0844 80 81 82  
helsana.ch/en/contact  
helsana.ch/locations

**Proud to be a top-rated provider.**



**COMPLETA** from Helsana scored highest on scope of benefits. moneyland.ch is the independent comparison service for insurers and banks.



Insurance premium prices and benefits are subject to constant testing by the Vermögenszentrum. The Helsana supplementary insurance products **COMPLETA, TOP and SANA** have been given a rating of “above average”.

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