



Daily allowance insurance

Your (hospital) daily allowance insurance for loss of earnings due to illness, accident or hospital stay – for a worry-free recovery

2025/26 edition

Helsana
Committed to life.

Daily allowance insurance

HOSPITAL EXTRA

Hospital daily allowance insurance to cover extra hospitalisation costs

helsana.ch/en/hospitalexta



Daily allowance payments during hospital stay

Requirements

The inpatient stay takes place in a hospital that is listed on the cantonal lists of hospitals or on our list of KVG contract hospitals.

Duration of benefits

Up to 30 days/year

The HOSPITAL EXTRA daily allowance is paid out irrespective of other existing insurance policies.

Daily allowance amount

CHF 50, 100, 150, 200 or max. 300/day

Maternity

The benefits are covered by the insurance in the event of pregnancy.

Accident

The benefits are automatically covered by the insurance in the event of an accident.

Waiting periods

No waiting period (protection period for maternity benefits: 365 days)

SALARIA

Daily allowance insurance for loss of earnings due to illness or accident

helsana.ch/en/salaria



Daily allowance payments during loss of earnings

- You have a degree of incapacity for work of at least 25%.
- You have a medical certificate confirming your incapacity for work.
- You can prove that you have suffered a loss of income.
- You notify us of your incapacity for work within the period specified in the Insurance Conditions.

SALARIA VVG¹ 365 or 730 days

SALARIA KVG² 720 days within 900 calendar days

SALARIA VVG¹ CHF 10 to CHF 600/day, max. CHF 18,000/month

SALARIA KVG² CHF 10 to CHF 30/day, max. CHF 900/month

SALARIA VVG¹ none, **SALARIA KVG²** 16 weeks

SALARIA VVG¹ and SALARIA KVG² Can be included

SALARIA VVG¹ 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days

SALARIA KVG² 0, 3, 7, 14, 21, 30, 60, 90, 120, 150, 180, 240, 270 or 360 days

¹ Federal Insurance Contract Act

² Federal Health Insurance Act

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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