

BeneFit PLUS Flexmed

Freedom to choose your
first point of contact

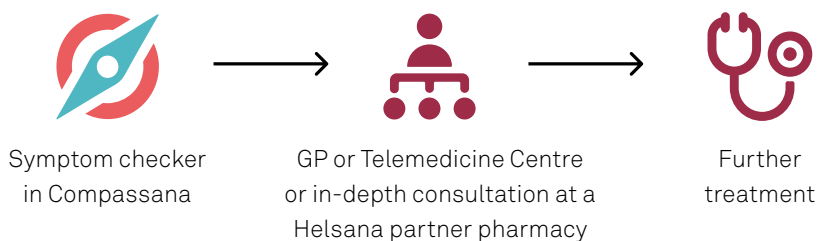
2025/26 edition

Helsana
Committed to life.

BeneFit PLUS Flexmed

What to do in the event of health problems

In the event of illness or an accident:



- 1** In the case of a health problem, always start by using the symptom checker* in the Compassana app for an initial assessment. You then consult your chosen GP, group practice, the independent Telemedicine Centre (0800 88 40 40) or a Helsana partner pharmacy.**
- 2** You will agree on an individual treatment plan together with your GP or the Centre for Telemedicine. ***
- 3** If medically necessary, your GP or the Centre for Telemedicine will refer you to a specialist or hospital for further treatment.

Important: when taking out the Flexmed model, you are asked to select a GP from the Flexmed range. If the Centre for Telemedicine orders general medical treatment, this must be provided by your chosen GP.

In an emergency:



- 1 In an emergency, you can go directly to a hospital or emergency doctor. A situation is considered to be an emergency if the patient's condition is life-threatening or immediate treatment is needed.

Important:
after receiving treatment, let your GP or the Centre for Telemedicine know about the consultation. This also applies to treatment abroad.
This information allows them to optimise your further treatment.

* 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. 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.

** 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.

*** Insured persons do not have to make contact before gynaecological check-ups, obstetric care, dental treatment or follow-up adjustments of visual aids by an ophthalmologist.

Frequently asked questions about BeneFit PLUS Flexmed

What are the advantages of BeneFit PLUS Flexmed?

- If you have a health-related problem, you will receive an initial assessment via the medically certified symptom checker in the Compassana app, as well as recommendations on what to do next.
- The Compassana app connects you in the best possible way with your doctor or specialist.
- Quick help with health complaints at a Helsana partner pharmacy – free of charge, no appointment required.
- You can enjoy the greatest degree of flexibility and decide whether to consult your doctor's office, the Telemedicine Centre or a Helsana partner pharmacy on a case-by-case basis.
- Your GP and the Centre for Telemedicine coordinate your treatment.
- This allows you to benefit from an attractive premium discount.

Which doctor should I go to for a face-to-face consultation?

With BeneFit PLUS Flexmed, you have the freedom to consult your selected GP or the Centre for Telemedicine. In the event of a telemedicine consultation, the medical professional will discuss a face-

to-face consultation with you if this is necessary. If you need general medical treatment, this must be provided by the GP you selected when you took out BeneFit PLUS Flexmed.

Am I obliged to contact my GP or the Centre for Telemedicine prior to any treatment?

In general, yes. Not for the following examinations, however:

- Gynaecological check-ups
- Obstetric care
- Dental treatment
- Follow-up adjustments of visual aids by an ophthalmologist

What if the Helsana partner pharmacy can't help me?

If a partner pharmacy is unable to help in your specific case, proceed as usual in accordance with your basic insurance model and coordinate your next steps with the Telemedicine Centre or your GP.

What is an in-depth consultation at a Helsana partner pharmacy?

An in-depth consultation is provided at the Helsana partner pharmacy based on a guideline. All guidelines have been developed in collaboration between doctors and pharmacists according to scientific criteria. After the in-depth consultation, the right medication can be dispensed. Minor injuries are treated professionally. Afterwards, your health history will be discussed and any questions you may have will be answered. Helsana will cover the costs (excluding any additional costs such as medication or other benefits). You do not pay any deductible or excess. If your medical concern is treated at the pharmacy, you save yourself the cost of a visit to the doctor. You can find our partner pharmacies at helsana.ch/partner-pharmacies.

Who can take out the Flexmed model?

All persons resident in Switzerland can opt for this model. When taking out the BeneFit PLUS Flexmed model, you are asked to select a GP. You can use our GP search to find out whether a GP is available where you live or in the vicinity. Furthermore, taking out this model is conditional on your willingness to share your health and benefit data with Helsana and any first points of contact.

Does the Centre for Telemedicine have paediatricians as well?

Yes. If necessary, the Centre for Telemedicine will request the advice of a paediatrician.

Can the Centre for Telemedicine issue prescriptions for medication?

Yes, but only for certain illnesses. The healthcare professional or doctor at the Centre for Telemedicine will be happy to discuss this with you.

What do I need to do when I'm abroad?

The responsibilities are essentially the same when you are abroad. Consult with your GP or the Centre for Telemedicine prior to any treatment.

What happens if I don't stick to these provisions?

Helsana is entitled to exclude you from the BeneFit PLUS Flexmed model if you do not adhere to your insurance conditions or the treatment plan discussed with your first point of contact. If you violate these obligations, you will be transferred to a basic insurance model.

We are there for you.

Throughout your life. To keep you healthy. So that you recover quickly. Or live a better life when affected by illness.

We are happy to help.

Helsana Insurance Company Ltd
0844 80 81 82
helsana.ch/en/contact
helsana.ch/locations
helsana.ch/en/benefit-plus-flexmed

Proud to be a top-rated provider.

