



## Pregnancy and maternity

The costs of the benefits listed are covered from the 13th week of pregnancy until eight weeks after the birth. You are exempt from a deductible or excess during this time. Before and after this time, pregnancy check-ups with a doctor or midwife, including analyses and ultrasound examinations, are also exempt from co-payment if they are statutory benefits.

2025/26 edition

**Helsana**  
Committed to life.

# There for you with a comprehensive range of benefits

Benefits	Basic insurance	TOP <sup>1</sup>	SANA <sup>1</sup>	COMPLETA <sup>1</sup>	COMPLETA PLUS <sup>1/2</sup>	HOSPITAL <sup>1</sup>	PRIMEO <sup>1</sup>	Good to know
<b>Check-ups</b>								
7 Medically necessary check-ups with a doctor or midwife	X		X	X	X			For a high-risk pregnancy, the number of appointments is at the doctor's medical discretion. For normal pregnancies, any extra costs are covered by SANA, COMPLETA and COMPLETA PLUS as preventive healthcare.
2 Ultrasound examinations and laboratory analyses by a doctor	X		X	X	X			
<b>Pregnancy-related health problems</b>								
Treatment for pregnancy-related health problems	X							The specialities list (SL) issued by the Federal Office of Public Health includes medication paid for by basic insurance.
Medication on the specialities list to treat pregnancy-related health problems	X							
Medications not covered by statutory health insurance		X		X				If prescribed by a doctor and approved by Swissmedic for treatment
Complementary medicine remedies			X	X				
Compression stockings	X						X	Two pairs of compression stockings per year (365 days) from compression class II (according to the provisions of the FOPH's medical aids and equipment list)
<b>Birth preparation</b>								
Hospital stay to prevent premature birth	X					X		Up to CHF 150 is covered by basic insurance. SANA and COMPLETA cover 75% up to a max. of CHF 500 per calendar year for pregnancy-related services from recognised service providers. COMPLETA PLUS covers 75% up to a maximum amount of CHF 200 per calendar year (applies to all areas combined).
Basic care and treatment by Spitex before the birth	X							
Antenatal classes	X		X	X	X			
<b>Therapies</b>								
Massages			X	X	X			The treatment methods and therapists are recognised by Helsana.
Acupuncture by a doctor trained in acupuncture	X		X	X	X			If acupuncture is performed by a midwife, the costs will be covered solely as part of the preparation for/during the birth and only under the supplementary insurance policies indicated.
Acupuncture by recognised TCM therapists and midwives			X	X	X			
<b>Birth</b>								
Hospital birth, inpatient	X					X		Lump sum for outpatient hospital births under HOSPITAL FLEX, HOSPITAL Semi-Private and HOSPITAL Private
Hospital birth, outpatient	X					X		
Birth in a birthing centre	X					X		Please contact us before you register with a birthing centre. Lump sum for outpatient births as an inpatient at a birthing centre if birthing centre is on the hospital list under HOSPITAL FLEX, HOSPITAL Semi-Private and HOSPITAL Private
Home birth	X					X		Lump sum for home births under HOSPITAL FLEX, HOSPITAL Semi-Private and HOSPITAL Private

<sup>1</sup> Waiting period of 365 days from the start of the insurance

<sup>2</sup> Can only be taken out in combination with COMPLETA

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<b>The postpartum period</b>								
Postpartum care by a midwife or specialist carer up to eight weeks after the birth	X							
Postpartum care by a midwife or specialist carer from eight weeks after the birth	X						X	A doctor's order is required for postnatal care from eight weeks after the birth.
Household help after the birth						X	X	Following an inpatient hospital birth Following an outpatient birth in a PRIMEO contract hospital
<b>Breastfeeding</b>								
Three breastfeeding guidance sessions	X							The three breastfeeding guidance sessions are still exempt from co-payment after the first eight weeks following the birth have passed.
Aids and equipment, e.g. breastfeeding compresses, compression stockings, renting/purchasing an electric breast pump and purchasing a manual breast pump	X						X	* The hire costs are covered for up to eight weeks in medically justified cases. The accessories must be purchased separately (according to the restrictions under the FOPH's medical aids and equipment list).
<b>After the birth</b>								
Medical follow-up examinations and medically required laboratory analyses within 10 weeks following the birth	X							
Postnatal exercise classes			X	X	X			From recognised service providers.

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## We are there for you.

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## Maternity benefits and giving birth abroad

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## Do you know about our Baby Package?

You can find information about insurance cover for newborns at [helsana.ch/en/baby](https://helsana.ch/en/baby)

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