



Cross-border commuter insurance

Sometimes the boundary between your professional and personal life can become blurred. Or it is drawn by a customs office. Helsana offers an insurance solution for you as a cross-border commuter to ensure that you're protected no matter which side of the border you're on.

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Helsana
Committed to life.

Products for cross-border commuters

Do you live in an EU/EFTA country or the UK and receive a salary exclusively in Switzerland? If so, the following offer is available to you and your non-employed family members.



Choose to receive treatments in Switzerland or in your country of residence*



Free choice of doctor for outpatient treatments



Direct access to specialists

Hospital stays in Switzerland	Inpatient treatment: throughout Switzerland on the general ward of any hospital on the cantonal list of hospitals, up to a maximum of the tariff in the canton of employment
Coverage abroad	Emergency treatment during temporary stays abroad outside of the country of residence <ul style="list-style-type: none"> – EU/EFTA states or the UK: relevant social tariff – All other countries: up to twice the insured amount in Switzerland
Transportation and rescue in Switzerland	Costs covered for transportation and rescue operations <ul style="list-style-type: none"> – 50% up to CHF 500 per year for transportation – 50% up to CHF 5,000 per year for rescue operations
Medicines	Medication on the specialities list You receive the costs of medically prescribed medication on the specialities list
Outpatient treatment	Cover throughout Switzerland: this is subject to the condition that treatment is prescribed by a doctor and listed in the benefits catalogue of the basic insurance Outpatient treatment: provided by licensed medical practitioners, chiropractors or medical support staff; a maximum tariff is applicable
Complementary medicine	Carried out by licensed medical practitioners with the appropriate further training Acupuncture, anthroposophic medicine, pharmacotherapy with traditional Chinese medicine (TCM), traditional homoeopathy and phytotherapy
Medical prevention	Throughout Switzerland, if prescribed by a doctor (statutory or recognised tariff) We reimburse the costs of certain examinations for the early detection of illnesses and of preventive measures (e.g. vaccinations)
Pregnancy	Basic cover for inpatient, outpatient or home birth Special benefits for check-ups, birth preparation, delivery and breastfeeding guidance
Spa treatment	You receive CHF 10 per day for up to 21 days/calendar year for balneotherapy at recognised therapeutic spas in Switzerland
Nursing home	Healthcare in recognised nursing homes Co-payment according to the Health Care Benefits Ordinance (KLV)
Dental treatment	Throughout Switzerland, if performed by a recognised specialist (in accordance with agreed rates) Benefits for accident-related tooth damage (if accident cover is included), serious diseases of the masticatory system and serious general illness

Treatment in Switzerland

When claiming benefits under compulsory health insurance, you pay a fixed annual deductible of CHF 300, after which you pay a 10% excess per invoice (up to CHF 700 per year).

Treatment in your country of residence

You can obtain a certificate for international mutual benefits assistance which you can use to settle the costs of doctor's visits and hospital stays in your country of residence.

We are there for you.

Helsana Insurance Company Ltd
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Awarded top marks.



* For treatment in your country of residence, you receive benefits in line with social insurance in your country of residence

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