



Hospital insurance

Our hospital insurance allows you to tailor future hospital stays to your needs and enjoy greater comfort, flexibility, privacy and other benefits.

2025/26 edition

Helsana
Committed to life.

Hospital insurance

HOSPITAL ECO¹

Inpatient hospital stays under general insurance: 100% of the costs including free choice of hospital²

helsana.ch/en/hospitaleco



Household help after your hospital stay

100% of the costs in a general ward anywhere in Switzerland¹

General ward, multi-bed room anywhere in Switzerland¹

CHF 500/day, for up to 60 days/year, or emergency and planned hospital stays⁴

CHF 90/day, max. 14 days/year for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home

CHF 30/day, max. 30 days/year, for medically prescribed balneotherapy and convalescent therapies after surgery or illness

CHF 30/day, max. 30 days/year

30 hours/year
Parent(s) in hospital for an inpatient procedure: in consultation with our Emergency Call Centre, we will organise childcare by experienced staff seven days a week.

30 hours/year
Child ill/had an accident: once you have contacted our Emergency Call Centre, we will organise experienced carers to look after the child at home

Discounts offered under hospital insurance

Family discount
5% for two people or more
10% for three people or more

Multi-year discount
For new customers:
3% for three-year insurance policy

Hospital deductible
Minimum 15% discount with choice of hospital deductibles

HOSPITAL FLEX¹

Inpatient hospital stays under flexible insurance: free choice of ward on a case-by-case basis³

helsana.ch/en/hospitalflex



Private, semi-private or general ward, anywhere in Switzerland²

Free choice of hospital, ward and doctor anywhere in Switzerland, taking into account the co-payment selected²:

Hospital Flex 1:

- General ward: no co-payment
- Semi-private ward: 35% (max. CHF 3,000/year)
- Private ward: 50% (max. CHF 9,000/year)

Hospital Flex 2:

- General ward: no co-payment
- Semi-private ward: 20% (max. CHF 2,000/year)
- Private ward: 35% (max. CHF 4,000/year)

Free choice of ward²: general, semi-private or private ward

Hospital Flex 1: CHF 500/day, max. 60 days/year, for emergency or planned³ hospital stays

Hospital Flex 2: CHF 1,000/day, max. 60 days/year, for emergency or planned³ hospital stays

Free choice of hospital doctor³ (only applies to stays in a semi-private or private ward)

Hospital Flex 1: CHF 500/birth

Hospital Flex 2: CHF 1,000 per birth

Accommodation and meals in hospital for an accompanying person **Hospital Flex 1:** CHF 50/day, max. 15 days/year
Hospital Flex 2: CHF 100/day, max. 15 days/year

Supplementary module

Option: CHF 100/day, max. 14 days/year
(if the FLEX supplementary module is included)

Option: CHF 100/day, max. 21 days/year
(if the FLEX supplementary module is included)

Option: CHF 50/day, max. 30 days/year
(if the FLEX supplementary module is included)

Option: 30 hours/year
Parent(s) in hospital for an inpatient procedure: in consultation with our Emergency Call Centre, we will organise childcare by experienced staff seven days a week.

¹ Maternity: waiting period of 365 days from the start of insurance

² Cantonal listed hospital, Helsana KVG contract hospital.

³ – From doctors and hospitals recognised by Helsana. You can find the list of hospitals without full cost coverage at helsana.ch/tariffnegotiations.

– Please note that you will have to cover the costs charged by hospitals and doctors not recognised by Helsana.

⁴ Submit an application for payment of costs prior to the planned treatment

HOSPITAL Semi-Private¹

Inpatient hospital stays under semi-private insurance: two-bed room and free choice of doctor throughout Switzerland²

helsana.ch/hospital-semi-private

2 Stay in a semi-private ward (two-bed room)

Full cover for a semi-private ward anywhere in Switzerland¹

Semi-private ward, two-bed room anywhere in Switzerland¹

CHF 1,500/day for emergency treatment
CHF 1,500/day with cost approval for targeted treatments²

Free choice of hospital doctor¹

CHF 1,500

Accommodation and meals in hospital for an accompanying person **CHF 100/day, max. 15 days/year**

CHF 120/day, max. 14 days/year, for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home

CHF 100/day, max. 21 days/year, for medically prescribed balneotherapy and convalescent therapies after surgery or illness

CHF 100/day, max. 30 days/year

60 hours/year

Parent(s) in hospital for an inpatient procedure: in consultation with our Emergency Call Centre, we will organise childcare by experienced staff seven days a week.

60 hours/year

Child ill/had an accident: once you have contacted our Emergency Call Centre, we will organise experienced carers to look after the child at home

Quick initial consultation with a specialist

A second medical opinion from renowned professors in the case of serious illness or after an accident. Medical solutions precisely adapted to your personal requirements

HOSPITAL Private¹

Inpatient hospital stays under private insurance: your own room and free choice of doctor throughout Switzerland²

helsana.ch/hospital-private

1 Stay in a private ward (single-bed room)

Full cover for a private ward anywhere in Switzerland¹

Private ward, one-bed room anywhere in Switzerland¹

Full cost coverage for emergency treatment
Full cost coverage with cost approval for targeted treatments²

Free choice of hospital doctor¹

CHF 3,000

Accommodation and meals in hospital for an accompanying person **CHF 200/day, max. 15 days/year**

CHF 240/day, max. 14 days/year, for boarding costs (accommodation and meals) during inpatient acute and transitional care in a home

CHF 200/day, max. 21 days/year, for medically prescribed balneotherapy and convalescent therapies after surgery or illness

CHF 200/day, max. 30 days/year

120 hours/year

Parent(s) in hospital for an inpatient procedure: in consultation with our Emergency Call Centre, we will organise childcare by experienced staff seven days a week.

120 hours/year

Child ill/had an accident: once you have contacted our Emergency Call Centre, we will organise experienced carers to look after the child at home

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– Please note that you will have to cover the costs charged by hospitals and doctors not recognised by Helsana.

³ Submit an application for payment of costs prior to the planned treatment

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”.

The Helsana Group comprises Helsana Insurance Company Ltd, Helsana Supplementary Insurances Ltd and Helsana Accidents Ltd. The information and product benefits descriptions are summaries only and are not exhaustive. Go to helsana.ch/en for binding information on insurance benefits.

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