



Supplementary outpatient insurance

With supplementary outpatient insurance, you can be insured for outpatient benefits that are not, or only partly, covered by the basic insurance.

2025/26 edition

Helsana
Committed to life.

Suppl. outpatient insurance

TOP

Your supplement to basic insurance: key outpatient benefits are covered

helsana.ch/en/top



Contributions towards emergency treatments abroad

Medication	90% for medications approved by Swissmedic ¹
Correction of misaligned teeth	75%, max. CHF 10,000/year ¹ Cost contributions up to age 20 (e.g. braces, wisdom teeth removal), no limit on tax point value
Coverage abroad	Full cover in an emergency ² Payment of costs of treatment abroad for illness requiring emergency treatment, repatriation to Switzerland, rescue services and transportation. Planned treatments are not covered.
Spectacle lenses and contact lenses	90%, max. CHF 150/year ² Cost contributions towards spectacle lenses, contact lenses and visual aids
Medical aids and equipment	90%, max. CHF 1,000/year for medically prescribed aids and equipment such as hearing aids, blood pressure monitors, shoe inserts, etc.
Transportation and rescue in Switzerland	Max. CHF 100,000/year ² Contributions to rescue, recovery and emergency transport in Switzerland
Special forms of treatment	75%, max. CHF 3,000/year ¹ Non-medical psychotherapy by recognised psychotherapists ³ , sterilisation, vasectomy, etc.
Legal expenses cover in health matters and legal expenses cover abroad	Payment of costs up to CHF 250,000/legal case For civil and Internet legal expenses cover, see Helsana Advocare PLUS and Helsana Advocare EXTRA
Outpatient treatment	
Prevention	
Health promotion	
Complementary medicine	

SANA

Your supplement: outpatient benefits and alternative treatments are covered

helsana.ch/en/sana



Contributions for complementary medicine

[illegible]

Discounts offered under supplementary outpatient 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

¹ No coverage under basic insurance for this benefit.

² Partial coverage under basic insurance for this benefit.

³ Psychotherapy is covered under compulsory health insurance if the specialist is registered for compulsory health insurance benefits.



COMPLETA

All the benefits of TOP and SANA –
in some cases with higher reimbursements
helsana.ch/en/completa



Contributions towards spectacle lenses

Medication	90% for medications approved by Swissmedic ¹ . 75% of the costs for complementary medicine recognised by Helsana
Correction of misaligned teeth	75%, max. CHF 10,000/year¹ Cost contributions up to age 20 (e.g. braces, wisdom teeth removal), no limit on tax point value
Coverage abroad	Full cover in an emergency² Payment of costs of treatment abroad for illness requiring emergency treatment, repatriation to Switzerland, rescue services and transportation (social insurance will assume share of costs in excess of CHF 300 within the EU/EFTA or the UK) 90%, max. CHF 1,000/year for targeted outpatient medical or medically prescribed treatments
Spectacle lenses and contact lenses	90%, max. CHF 300/year² Cost contributions towards spectacle lenses and contact lenses
Medical aids and equipment	90%, max. CHF 1,500/year , for medically prescribed aids and equipment such as hearing aids, blood pressure monitors, shoe inserts, etc.
Transportation and rescue in Switzerland	Max. CHF 100,000/year² Contributions to rescue, recovery and emergency transport in Switzerland
Special forms of treatment	75%, max. CHF 4,500/year¹ Non-medical psychotherapy by recognised psychotherapists, sterilisation, vasectomy, etc.
Legal expenses cover in health matters and legal expenses cover abroad	Payment of costs up to CHF 250,000/legal case For civil and Internet legal expenses cover, see Helsana Advocare PLUS and Helsana Advocare EXTRA
Outpatient treatment	90%, by non-contract medical practitioners (excluding psychotherapy)
Prevention	90%, max. CHF 750/year² Contributions to preventive medical care such as vaccinations, cardiovascular check-ups, ultrasound examinations, smoking cessation and examinations for the early detection of cancer
Health promotion	75%, max. CHF 200 per area (CHF 500 for services associated with pregnancy) and calendar year where using recognised service providers: – Fitness (courses and gym memberships) – Back/full-body training – Courses offered by Helsana cooperation partners – Pregnancy
Complementary medicine	Outpatient: 75% of the costs or recognised methods and therapists Inpatient: 100%, max. CHF 5,000/year¹ where using recognised service providers and treatment methods Contributions to cost of complementary medical treatment methods recognised by Helsana, such as osteopathy, kinesiology and medical massage

COMPLETA PLUS³

Supplement your insurance cover under COMPLETA with additional benefits and higher cost contributions

helsana.ch/en/completa-plus



Contributions for health promotion

– In addition to the COMPLETA benefits, covers **90%, up to a maximum of CHF 1,000/year**, of the excess invoice amount for elective outpatient or medically prescribed treatments

– In addition to the COMPLETA benefits, **90% of the excess invoice amount up to a maximum of CHF 200/year²**

– Contributions to costs of spectacle frames, too

– **100%, max. CHF 500 per eye and calendar year** for laser eye correction⁴

100%, max. CHF 30,000 per recovery operation in Switzerland

Excess under COMPLETA equal to 25%

In addition to the COMPLETA benefits: covers 90% of the excess invoice amount up to a maximum of CHF 500/year¹

– **75%, max. CHF 200/year**, for treatments that exceed the costs of COMPLETA, for all areas combined

– **75%, max. CHF 100/year** for swimming classes for babies and for children (up to the age of five)

– In addition to the benefits provided under COMPLETA: **15% of the costs, up to CHF 500/year**, for outpatient treatment

– **75%, max. CHF 500/calendar year** for outpatient treatment by specific therapists and using treatment methods not covered by COMPLETA.

¹ No coverage under basic insurance for this benefit.

² Partial coverage under basic insurance for this benefit.

³ Can only be taken out in combination with COMPLETA.

⁴ Waiting period of twelve months from the start of the insurance.

Suppl. outpatient insurance



PRIMEO

Benefits of supplementary hospital insurance during outpatient procedures

helsana.ch/en/primeo



Free choice of doctor for outpatient procedures

Free choice of doctor	Free choice of doctor for outpatient procedures with partners recognised by us
Comfort benefits	Private recovery area, meals, drinks, Internet, newspapers, free parking or taxi home for outpatient treatment in partner clinics recognised by us
Medical innovations	90%, max. CHF 5,000/year Innovative diagnostic methods and treatments, e.g. medical genetic tests and innovative examinations
Overnight stays	Max. CHF 1200 per year, max. CHF 400 per treatment for overnight stays that are not medically required for outpatient procedures ¹
Rooming-in stay for one accompanying person	Max. CHF 600 per year, CHF 200 per procedure for accommodation for a closely related accompanying person in the event of outpatient procedures ¹
Household help	Max. CHF 100/day, for up to 30 days/year , for the cost of medically prescribed household help following an outpatient procedure ¹
KidsCare (childcare) Insured person: child	40 hours/year Child ill/had an accident and in hospital for an outpatient procedure ¹ : once you have contacted our Emergency Call Centre, we will organise experienced carers to look after the child at home
Nanny service (childcare service) Insured person: parent	40 hours/year Parent(s) in hospital for an outpatient procedure ¹ : in consultation with our Emergency Call Centre, we will organise childcare by experienced staff seven days a week
Pet care	Up to CHF 100/case for pet care (excluding working animals) in connection with an outpatient procedure. ¹
Thermal baths	CHF 20, max. 9 visits /year (within 30 days of the procedure) ¹
Transportation in Switzerland	CHF 500/year e.g. for public transport, taxi, private vehicles to cover return travel in connection with a recognised treatment
Medical checkups	Check-ups. up to max. CHF 1,700 every three years Check-up programmes, e.g. medical check-ups or check-ups in connection with exercise, nutrition or stress reduction
Medical aids and equipment	Max. CHF 5,000/year for the costs of aids and equipment that exceed the benefits covered by basic insurance
Abroad	For elective outpatient treatments in a hospital abroad, following prior cost approval
Implants	90%, up to max. CHF 5000 per year , towards the share that is not covered or not fully covered by basic insurance (excluding dental implants)
Medical hotlines and online services	Max. CHF 300 per year for the use of medical advice from fee-based hotlines as per the Helsana Group list

Discounts offered under supplementary outpatient 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
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¹ This is an outpatient procedure, which the Health Care Benefits Ordinance (KLV) requires to be carried out on an outpatient basis ("outpatient before inpatient" principle) or there is a contractual agreement with the service provider.



Comprehensive cover with PRIMEO and HOSPITAL

With HOSPITAL, you also enjoy optimal cover for inpatient procedures, supplementing your outpatient hospital insurance.

More information can be found at helsana.ch/hospital-insurance

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 Helsanasupplementary 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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