

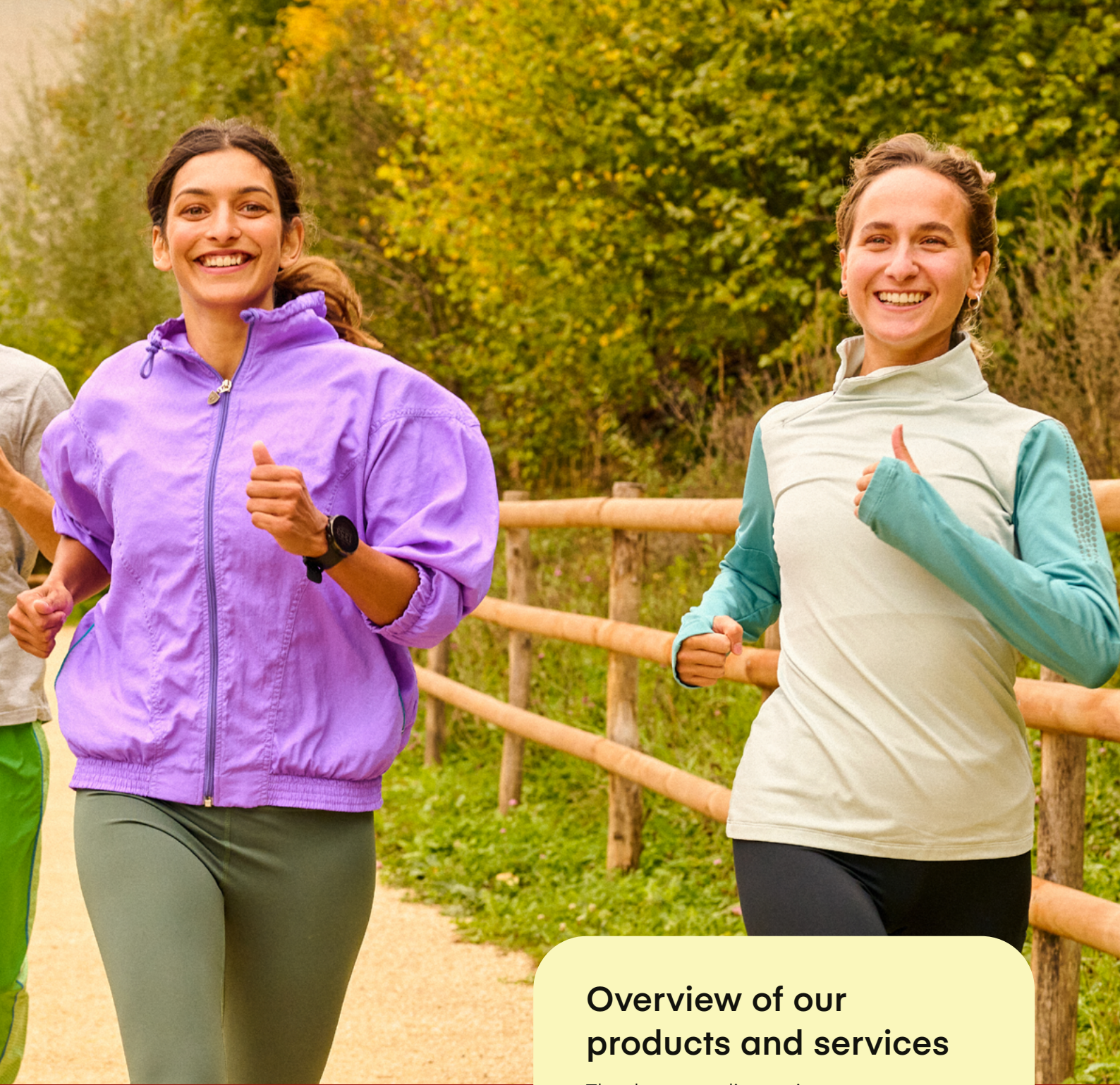


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at [visana.ch](https://visana.ch)

Scope of services

# Insurance offers for private customers in 2025





## Overview of our products and services

Thanks to our diverse insurance products, we can accommodate your wishes precisely. Find the right offer to suit your needs and lifestyle here.

# Basic insurance models

## Traditional model: Free choice of physician

You decide on the physician you trust



Free choice of physician

- > General practitioner
- > Hospital
- > Specialists

- Free choice of physician throughout Switzerland
- Directly to the specialist

## General practitioner model: A general practitioner is the first point of contact

You contact your general practitioner, a physician from the network of doctors, or a group practice

**Managed Care network of doctors:** you choose your general practitioner from a network of doctors, or your group practice.



General practitioner or group practice

- > Hospital
- > Specialists

- Your general practitioner from the network of doctors or your group practice coordinates your treatment
- You are referred to specialists or hospitals if necessary

**General practitioner practice Med Direct:** You choose your general practitioner.



General practitioner

- > Hospital
- > Specialists

- Your general practitioner coordinates your treatment
- Your general practitioner refers you to specialists or hospitals if necessary
- You send your referral confirmation to Visana

## Telemedicine models: Medi24 is the first point of contact

You always contact the telemedical advice centre Medi24 first

**Tel Doc** Binding advice



Medi24

- > Physician/specialist
- > Hospital

- Advice from Medi24 by phone or via the doctor chat in the Well app
- Medi24 coordinates the treatment
- The treatment steps are to be taken as instructed
- Appointment confirmations from Medi24 are displayed in the Well app

**Med Call** Non-binding advice



Medi24

- > Physician/specialist
- > Hospital

- Advice from Medi24 by phone or via the doctor chat in the Well app
- Medi24 advises you on the necessary treatment steps
- Taking the treatment steps is not obligatory
- You decide for yourself how to proceed

**Tel Care** Binding advice from Medi24 and guidelines on obtainment of medication



Medi24

- > Physician/specialist
- > Hospital
- > Partner pharmacies

- Advice from Medi24 by phone or via the doctor chat in the Well app
- Medi24 coordinates the treatment
- The treatment steps are to be taken as instructed
- Obtainment of medication from Visana's partner pharmacies
- Appointment confirmations from Medi24 are displayed in the Well app

## Combined model: General practitioner & telemedicine

Depending on the situation, you contact your general practitioner or the telemedical advice centre Medi24

**Combi Care** Binding advice from Medi24 or the selected general practitioner



Medi24 or general practitioner

- > Other specialists
- > Hospital

- Advice from Medi24 by phone, via the doctor chat in the Well app, or from your general practitioner
- Instructions on treatment steps are to be followed
- Duty to report referrals from the general practitioner (by phoning Medi24 or online via the Well app)
- Compulsory obtainment of cost-effective medicinal products (generics, biosimilars)

## Integrated care

You use medical services within the chosen healthcare organisation\*

**VIVA** – Binding advice from your general practitioner practice or medical centre



Healthcare organisation

- > Other specialists
- > Hospital

- Holistic medical care from the chosen healthcare organisation
- You do not have to provide any co-payment for preventive services that you use within the healthcare organisation
- Compulsory obtainment of cost-effective medicinal products (generics, biosimilars)

\*You will find the applicable districts/communes listed on the website [viva-health.ch](http://viva-health.ch)



# Good to know

## Your advantage: health-related legal protection included

Comprehensive worldwide insurance cover for disputes in connection with damage to health, max. CHF 500,000 (max. CHF 100,000 outside Europe).

## Telemedical advice around the clock

Cost-free over-the-phone advice on complaints, medication and vaccinations, plus general medical information, from Medi24 medical experts.

## Deductible – freely selectable

The statutory minimum deductible for persons aged 19 and over is CHF 300 a year. Insured persons can increase it voluntarily, so as to be eligible for a premium discount. There is no statutory annual deductible for children up to the age of 18. However, it is possible to choose one voluntarily. The deductible is the insured person's contribution to costs in connection with physicians, hospitalisation, medication etc. Only when the deductible amount is exhausted does the health insurance contribute to the further costs (minus retention fee).

Possible annual deductibles	
Youths and adults aged 19 and over	Children up to the age of 18
CHF 2500	CHF 600
CHF 2000	CHF 500
CHF 1500	CHF 400
CHF 1000	CHF 300
CHF 500	CHF 200
CHF 300	CHF 100
The higher the deductible you choose, the more you save on your premium. Calculate your individual premium at <a href="http://visana.ch">visana.ch</a> .	

## A quick explanation of retention fee

The health insurance provider contributes 90% of the treatment costs that exceed the agreed deductible; the insured person is to pay the remaining 10%, as a so-called 'retention fee'. This also applies to children. The retention fee is capped: For insured persons aged 19 and above, it is a maximum of CHF 700 a year; for younger insured persons, the maximum is CHF 350. The retention fee is to be paid for all basic insurance benefits, except maternity benefits.

## Basic insurance

### Compulsory health insurance

**The statutory basic insurance guarantees sufficient cover in the event of illness, accident or maternity.** Co-payment is levied for all benefits (except maternity).

<b>Outpatient treatment conventional medicine</b>	Provided by recognised professionals; cost coverage is tariff-based <sup>1</sup>
<b>Outpatient treatment complementary medicine</b>	Acupuncture, anthroposophic medicine, traditional Chinese medicine (TCM) pharmacotherapy, conventional medical homeopathy and phytotherapy, provided by accredited FMH physicians
<b>Medication</b>	Medically prescribed according to the list of medicinal products and the list of pharmaceutical specialties or the FOPH/BAG generics list from the Federal Office of Public Health
<b>Hospital stays</b>	Full cover in the general ward of a listed hospital anywhere in Switzerland, up to the tariff of the canton of residence
<b>Maternity/pregnancy</b>	Tariff-based for max. 7 check-ups, 2 ultrasound examinations, 3 breastfeeding consultations; CHF 150 for birth preparation course provided by midwives; home-birth benefits; hospital benefits for hospital births
<b>Preventative gynaecological examinations</b>	Every three years, with annual check-up, tariff-based
<b>Preventative care</b>	Contributions to certain preventative examinations for early detection of illnesses
<b>Home nursing care and home help</b>	Up to 60 hours per quarter for home nursing care. Additional benefits as per HIBO/KLV <sup>2</sup> upon special clarification. No benefits for home help.
<b>Medical supplies</b>	According to the "list of medical supplies and devices" from the Federal Office of Public Health (FOPH/BAG)
<b>Spectacle lenses and contact lenses</b>	CHF 180 per year until the age of 18 is reached
<b>Protective and travel vaccinations</b>	Contributions to prophylactic vaccinations as per HIBO/KLV <sup>2</sup>
<b>Transport and rescue costs</b>	For medically necessary transport to the nearest physician or hospital: Transport: 50%, max. CHF 500 per year Rescue: 50%, max. CHF 5000 per year
<b>Stays abroad/travel</b>	In the event of acute illness or accident during a temporary stay abroad (if accident cover is included): Emergencies outside the EU/EFTA: Cost coverage up to double the tariff of the canton of residence Emergencies in the EU/EFTA: Cost coverage as per the Agreement on the Free Movement of Persons
<b>Dental treatment</b>	In the event of severe disorders of the masticatory system, severe congenital dental malformation or treatment due to a severe general disorder; coverage in the event of dental accidents (if accident cover is included)
<b>Correction of malpositioned teeth</b>	
<b>Balneotherapy</b>	CHF 10 per day for max. 21 days per year; outpatient therapies based on the tariff at the place of treatment

<sup>1</sup> Recognised physicians, chiropractors, midwives, logopaedists, physiotherapists, ergotherapists, nurses and psychotherapists

<sup>2</sup> HIBO = Health Insurance Benefits Ordinance

# Our lump-sum and daily allowance insurance: financially protected and covered

## Lump-sum insurance for accidents

### Financial protection in the event of death or disability due to an accident

- Protects you and your family against financial consequences
- Closes gaps not covered by occupational pension funds
- Lump-sum benefits are provided regardless of other insurance
- The money is freely available as a one-off payout (e.g. for installation of a stair lift, holidays)

Can be taken out by persons aged up to and including 65. Insurance remains in place at a reduced level after retirement.

## Lump-sum insurance for illness

### Financial protection in the event of death or disability due to illness

- Protects you and your family against financial consequences
- Closes gaps not covered by occupational pension funds
- Five models with different lump-sum disability and death benefits
- Lump-sum benefits are provided regardless of other insurance
- The money is freely available

Can be taken out by persons aged up to and including 55. Expires when the age of 59 is reached.

## Lump-sum insurance for hospital stays

### A financial cushion in the event of a hospital stay

- Lump-sum payment of up to CHF 15,000 with annual entitlement if an inpatient hospital stay has taken place

Can be taken out by persons aged 18 up to and including 69. Combination with hospital Flex for persons aged 18 up to and including 44.

## Daily allowance

### Financial security in the event of incapacity to work due to illness or accident

- Secures your income for up to 730 days
- You retain your accustomed standard of living
- Daily allowance amount and waiting periods can be selected to suit your needs

Can be taken out by persons aged 15 up to and including 63.

## Hospital daily allowance

### For coverage of individual expenses during a hospital stay

- Daily allowance amount and indemnity period can be selected to suit your needs

Can be taken out by persons aged 1 up to and including 69.

## Nursing care daily allowance

### Early coverage for nursing care in a home

- Freely selectable daily allowance amount between CHF 15 and CHF 200
- The indemnity period is 10 years
- The waiting period is 2 years

Can be taken out until the age of 65 is reached.

# Our innovative support and welfare solutions: Make provisions for old age and benefit from discounted support

## Support and welfare solution

### Financial security including discounted support in old age

- At-home support after your retirement
- Financed by a 3rd-pillar account (3a/3b)
- With savings-contribution guarantee on request
- Savings capital freely available when retirement age is reached

The 3rd-pillar account is available from the 1st of January in the year in which the customer turns 18 and until retirement age.

The savings-contribution guarantee is available from the 1st of January in the year in which the customer turns 19 and until retirement age.

## Emergency support at working age

### For short-term assistance in emergencies

- At-home support during convalescence associated with illness/accident
- Household assistance to suit your needs (e.g. cooking, washing, cleaning)
- Online booking of the desired service

Emergency support is available from the 1st of January in the year in which the customer turns 19 and until retirement age.

# All-round protection for your home, motor vehicle and assets

## Household contents insurance

### Protects your belongings

- No retention fee for damage caused by fire, water or glass breakage
- E-bikes and e-scooters are included in the cover
- Drones, hearing aids, glasses and sunglasses are also insured
- Immediate assistance in emergencies
- **10% discount for Visana customers**

## Personal liability insurance

### Protects your assets in the event of damage to third parties

- Gross negligence is automatically included in the cover
- Tenant damage is insurable without a retention fee
- The driving of third-party motor vehicles is covered, up to the guaranteed sum
- **10% discount for Visana customers**

## Home insurance

### Protects your own four walls

- Damage caused by martens, rodents or insects, as well as vandalism
- All-risk cover for solar installations
- Glass insurance without a retention fee
- Immediate assistance in the event of defects in heating, ventilation or sanitary systems
- **10% discount for Visana customers**

## Car insurance

### Worry-free on the road

- Liability, partially comprehensive and fully comprehensive
- Unlimited parking damage insurance
- Guaranteed fixed premium instead of bonus/malus system
- Comprehensive cover for glass breakage
- Gross negligence included in all insurance packages
- **10% discount for Visana customers**

## Legal protection

### Legal support in disputes

- Comprehensive legal protection for private, traffic- and health-related matters
- Lawyers', courts' and experts' fees, plus any obligation to compensate the other party for legal costs, up to CHF 500,000
- Legal support from Protekta specialists
- Cost-free legal advice over the phone (JurLine)

## Hospital top-up insurance

	Hospital, general	Hospital, Flex	Hospital, Flex Plus
A supplement to compulsory health insurance, for hospital stays. Can be taken out by persons aged up to and including 69.			
<b>Recognised hospitals<sup>1</sup></b>	Free choice throughout Switzerland	Free choice throughout Switzerland	Free choice throughout Switzerland
<b>Ward</b>	General ward	Free choice of ward	Free choice of ward
<b>Choice of physician</b>	No free choice of physician	Free choice of physician if semi-private or private ward is chosen	Free choice of physician if semi-private or private ward is chosen
<b>Room comfort</b>	Multi-bed room	Depends on choice of ward	Depends on choice of ward
<b>Second medical opinion</b>	Included	Included	Included
<b>Insured person's annual co-payment</b>	No co-payment	<b>Option 2/4</b> General: CHF 0 Semi-private: CHF 2000 Private: CHF 4000 <b>Option 4/8</b> General: CHF 0 Semi-private: CHF 4000 Private: CHF 8000	General: CHF 0 Semi-private: 20%, max. CHF 2000 Private: 35%, max. CHF 4000
<b>Insured capital</b>	No hospital capital	No hospital capital	No hospital capital
<b>Insurance cover in emergencies</b>	Switzerland-wide + worldwide for 8 weeks per trip	Switzerland-wide + worldwide for 8 weeks per trip	Worldwide
<b>Travel insurance</b>	Included for 8 weeks per trip	Included for 8 weeks per trip	Included for 8 weeks per trip
<b>Rooming-in</b>	Under 1 year of age: 100% of the cost of accommodation and board for the mother or child. Ages 1 to 13: max. CHF 50 per day for person accompanying a child aged 13 or younger.	Under 1 year of age: 100% of the cost of accommodation and board for the mother or child. Ages 1 to 13: max. CHF 50 per day for person accompanying a child aged 13 or younger.	Max. CHF 80 per day, max. CHF 2000 per year for person accompanying a child aged 17 or younger.
<b>Lump sum for outpatient birth</b>	Not insured	CHF 500 per birth	CHF 1500 per birth
<b>Health resorts, balneotherapy</b>	CHF 50 per day, max. 21 days per year	CHF 50 per day, max. 21 days per year	CHF 80 per day, max. CHF 2000 per year
<b>Convalescence cures at a Visana-recognised health resort</b>	CHF 50 per day, max. 28 days; CHF 20 per day at other appropriate sanatoriums	CHF 50 per day, max. 28 days; CHF 20 per day at other appropriate sanatoriums	CHF 80 per day, max. CHF 2000 per year

## Good to know

### Additional options: hospital daily allowance or hospital capital

Additional cover and a freely available sum of money in the event of a hospital stay (e.g. room comfort in hospital, home help, babysitter)

### Basic – the comprehensive top-up insurance package

The basic top-up insurance package optimises the cover provided by compulsory health insurance and includes most of the benefits from:

- Outpatient II
- Complementary II
- Hospital top-up insurance (class freely selectable)

Benefit exclusions: health resorts, addiction treatment clinics, therapeutic residential communities and medication on the Visana Medication List

### Clinic catalogue: additional benefits per hospital at a glance

Insured persons with hospital top-up insurance from Visana have access to almost all acute-care hospitals in Switzerland. Holders of semi-private and private packages benefit from a free choice of physician, a higher level of room comfort and numerous other conveniences during a hospital stay. In the clinic catalogue on the Visana website, you can find out which additional benefits you can expect at which hospital. Visana is constantly adding to the clinic catalogue, so as to make the overview as complete as possible for you.

### Find the right specialist with BetterDoc

Are you seeking the best specialist for a successful operation or for an independent second opinion? Our partner BetterDoc helps you find the right specialist for your health situation. With basic insurance or hospital top-up insurance from Visana, you can use BetterDoc free of charge.

## Hospital top-up insurance

	Hospital, semi-private	Hospital, private (Europe and worldwide)	Flex semi-private/Flex private Can be taken out when aged
<b>Recognised hospitals<sup>1</sup></b>	Free choice throughout Switzerland	Free choice throughout Switzerland	Free choice throughout Switzerland
<b>Ward</b>	Semi-private ward	Private ward	Free choice of ward
<b>Choice of physician</b>	Free choice of physician	Free choice of physician	Free choice of physician if semi-private or private ward is chosen
<b>Room comfort</b>	Two-bed room	Single room	Depends on choice of ward
<b>Second medical opinion</b>	Included	Included	Included
<b>Insured person's annual co-payment</b>	Possible co-payment: CHF 0, 1000, 2000, 5000, 10000	Possible co-payment: CHF 0, 1000, 2000, 5000, 10000	<b>Flex semi-private</b> For semi-private ward: CHF 4000 For private ward: CHF 8000 <b>Flex private</b> For semi-private ward: CHF 2000 For private ward: CHF 4000
<b>Insured capital</b>	No hospital capital	No hospital capital	CHF 4000. The capital can be used to fund co-payment for a stay in a semi-private (Flex semi-private) or private (Flex private) ward.
<b>Insurance cover in emergencies</b>	Switzerland-wide + worldwide for 8 weeks per trip	<b>Hospital, private Europe</b> Europe-wide + worldwide for 8 weeks per trip <b>Hospital, private worldwide</b> Worldwide, unlimited	Switzerland-wide + worldwide for 8 weeks per trip
<b>Travel insurance</b>	Included for 8 weeks per trip	<b>Hospital, private Europe</b> Included for 8 weeks per trip <b>Hospital, private worldwide</b> Included for 11 months per trip	Included for 8 weeks per trip
<b>Rooming-in</b>	Under 1 year of age: 100% of the cost of accommodation and board for the mother or child. Ages 1 to 13: max. CHF 50 per day for person accompanying a child aged	Under 1 year of age: 100% of the cost of accommodation and board for the mother or child. Ages 1 to 13: max. CHF 50 per day for person accompanying a child aged 13 or younger.	Under 1 year of age: 100% of the cost of accommodation and board for the mother or child. Ages 1 to 13: max. CHF 50 per day for person accompanying a child aged 13 or younger.
<b>Lump sum for outpatient birth</b>	CHF 1000 per birth	CHF 1500 per birth	CHF 500 per birth
<b>Health resorts, balneotherapy</b>	CHF 75 per day, max. 21 days per year	CHF 100 per day, max. 21 days per year	CHF 50 per day, max. 21 days per year
<b>Convalescence cures at a Visana-recognised health resort</b>	CHF 75 per day, max. 28 days; CHF 30 per day at other appropriate sanatoriums	CHF 100 per day, max. 28 days; CHF 40 per day at other appropriate sanatoriums	CHF 50 per day, max. 28 days; CHF 20 per day at other appropriate sanatoriums

<sup>1</sup> All acute-care hospitals in Switzerland except those on the List of Restrictions on the Choice of Hospital.



## Complementary top-up insurance

	Complementary I	Complementary II	Complementary III
	A supplement to compulsory health insurance, for complementary medical treatment associated with illness, accident or maternity. Can be taken out by persons aged up to and including 69.		
<b>Maximum contributions per year</b>	90%, up to CHF 1000	90%, up to CHF 4000	90%, up to CHF 10 000
<b>Physicians and therapists</b>	Physicians with federal qualification, naturopathic practitioners and therapists recognised by Visana	Physicians with federal qualification, naturopathic practitioners and therapists recognised by Visana	Physicians with federal qualification, naturopathic practitioners and therapists recognised by Visana; naturopathic practitioners and therapists not recognised by Visana, max. 50%, up to CHF 1000
<b>Treatment</b>	If prescribed by a physician	Possible without prescription from a physician	Possible without prescription from a physician
<b>Recognised forms of therapy</b>	Recognised forms of therapy as per Visana's separate list of therapy forms	Recognised forms of therapy as per Visana's separate list of therapy forms	Recognised forms of therapy as per Visana's separate list of therapy forms; benefits also for non-recognised forms of therapy (unless explicitly excluded)
<b>Medication for complementary medicine (exceptions: see LPPV<sup>4</sup>)</b>	90% of costs if prescribed by a physician or recognised naturopathic practitioner	90% of costs if prescribed by a physician or recognised naturopathic practitioner	90% of costs if prescribed by a physician or recognised naturopathic practitioner

## Thought about it? Our travel and dental insurance

### Travel insurance Comprehensives travel cover

Your advantage: included in outpatient, hospital and basic top-up insurance

- All-round cover when travelling abroad
- Unlimited emergency costs for hospital and outpatient treatment
- Immediate on-site assistance and organised repatriation
- Unlimited transport costs including medical repatriation to Switzerland, as well as search, rescue and recovery costs up to CHF 25,000
- Luggage, cancellation, credit card and customer card insurance included

### Dental insurance Financial protection for dental treatment and care

Your advantage: an ideal supplement to outpatient top-up insurance

- Benefits for dental check-ups and dental hygiene
- Contributions to braces and prostheses
- Contributions to various dental treatments (periodontal, restorative and orthodontic treatment)
- Eight benefit levels for every need and budget
- Can be taken out until the age of 70 is reached

## How you can save even more

### Premium reduction thanks to multi-year contracts

Top-up insurance	Premium reduction 3-year contract	Premium reduction 5-year contract
Outpatient I – III	2%	3%
Complementary I – III	2%	3%
Hospital	2%	3%
Hospital daily allowance	2%	3%
Hospital capital	2%	3%
Basic and Basic Flex	2%	3%

### Family discount on top-up insurance

The second child and each further child covered by the same family contract are granted a 50% discount (on the first child's premium) until they attain the age of 18 (end of the calendar year). Once the first child has reached the 'youth' age group, the second child counts as the first child and therefore is no longer entitled to a discount. The discount is granted for the following top-up insurance: outpatient, complementary, hospital, dental treatment and basic.

### One-off 20% health discount for new customers

Together with your application for our hospital top-up insurance (general, semi-private or private), we require a completed health questionnaire. If you pass the risk assessment, you receive a 20% premium discount for the first year of insurance. This discount automatically expires after the first year of insurance and is replaced by a 20% no-claims bonus, as long as no benefits have been received. This discount automatically expires after the first year of insurance and is replaced by a 20% no-claims bonus, as long as the conditions for this are fulfilled.

### Advance payment of the premium invoice

Semi-annually: 1% discount; annually: 2% discount



More money-saving tips

# Outpatient top-up insurance

## Outpatient I

## Outpatient II

## Outpatient III

A supplement to compulsory health insurance, for outpatient treatment. Can be taken out by persons aged up to and including 69.

<b>Outpatient treatment conventional medicine</b>			Psychotherapy provided by therapists with cantonal authorisation to practise as per the Psychology Professions Act, 80%, max. CHF 5000 per year; non-panel physicians: 90%
<b>Outpatient treatment complementary medicine</b>			
<b>Medication</b>	90% for non-obligatory medication approved by Swissmedic <sup>5</sup> for the respective indication (exceptions: LPPV <sup>6</sup> ); 50% for medication on the Visana list; max. CHF 1000 per year in total	90% for non-obligatory medication approved by Swissmedic <sup>5</sup> for the respective indication (exceptions: LPPV <sup>6</sup> ); 50% for medication on the Visana list; unlimited	90% for non-obligatory medication approved by Swissmedic <sup>5</sup> for the respective indication (exceptions: LPPV <sup>6</sup> ); 50% for medication on the Visana list; unlimited
<b>Hospital stays</b>			
<b>Maternity/pregnancy</b>		90% for further check-ups and ultrasound examinations	90% for further check-ups and ultrasound examinations; 90% for pregnancy gymnastics and postnatal gymnastics, max. CHF 300
<b>Preventative gynaecological examinations</b>	90% for preventative gynaecological examination	90% for preventative gynaecological examination	90% for preventative gynaecological examination
<b>Preventative care</b>	90% for check-up every 3 years; max. CHF 200	90% for check-up every 3 years, max. CHF 300	90% for check-up every 3 years, max. CHF 600
<b>Home nursing care and home help</b>		CHF 50 per day for max. 30 days per year; thereafter CHF 25 per day for up to another 30 days per year	CHF 100 per day for max. 30 days per year; thereafter CHF 50 per day for up to another 30 days per year
<b>Medical supplies</b>		90% of purchase or hire, max. CHF 1000 per year	90% of purchase or hire, max. CHF 2000 per year
<b>Spectacle lenses and contact lenses</b>		90%, max. CHF 200, per year until the age of 18 is reached, thereafter every 3 years	90%, max. CHF 250 per year
<b>Protective and travel vaccinations</b>	90%, max. CHF 100 per year	90%, max. CHF 200 per year	90%, unlimited
<b>Transport and rescue costs</b>	90% of transport costs <sup>3</sup> max. CHF 10000 per year; 90% of search, rescue and recovery costs, max. CHF 25000 per year	90% of transport costs <sup>3</sup> max. CHF 20000 per year; 90% of search, rescue and recovery costs, max. CHF 25000 per year; 50% of travel costs, max. CHF 2000 per year	90% of transport costs <sup>3</sup> unlimited; 90% of search, rescue and recovery costs, unlimited; 50% of travel costs, max. CHF 2000 per year
<b>Stays abroad/travel</b>	<b>Travel insurance included for 8 weeks per trip Unlimited emergency costs for hospital and outpatient treatment</b>	<b>Travel insurance included for 8 weeks per trip Unlimited emergency costs for hospital and outpatient treatment</b>	<b>Travel insurance included for 8 weeks per trip Unlimited emergency costs for hospital and outpatient treatment</b>
<b>Dental treatment</b>		25%, max. CHF 500 per year, for dental surgical procedures	50%, max. CHF 1000 per year, for dental surgical procedures
<b>Correction of malpositioned teeth</b>		80% of treatment costs based on the applicable CHI/OKP <sup>4</sup> tariff, max. CHF 10000 in total, one-off; no contribution to the removal of wisdom teeth	80% of treatment costs based on the applicable CHI/OKP <sup>4</sup> tariff, max. CHF 10000 in total, one-off; no contribution to the removal of wisdom teeth
<b>Balneotherapy</b>			

<sup>3</sup> Medically required emergency ambulance transport to the nearest hospital

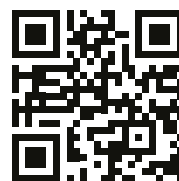
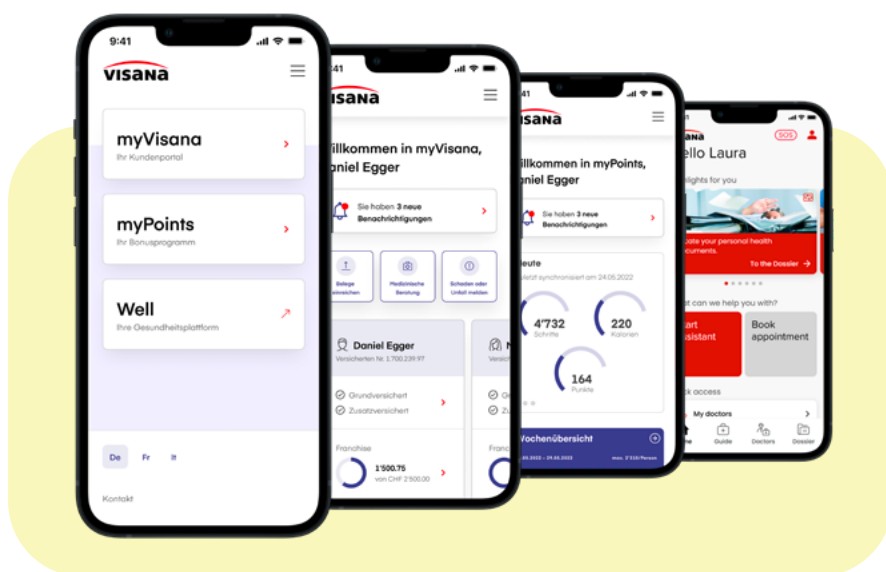
<sup>4</sup> OKP = compulsory health insurance

<sup>5</sup> Swissmedic = Swiss Agency for Therapeutic Products

<sup>6</sup> LPPV = list of special-use pharmaceutical preparations

# Three apps at a glance – myVisana, myPoints and Well

With the Visana app, you have access  
to three Visana services at once:



## myVisana – the online customer portal

- Access the whole family's policies, invoices and benefits statements
- Invoices from physicians can be photographed and sent directly to Visana
- Check the Visana co-payment, retention fee and deductible
- Send messages to Visana securely and directly from the portal
- Check deductible options and change them online
- Easy login with Touch ID, Face ID or PIN
- Virtual insurance cards always on hand for the whole family
- QR code for easy login at the doctor's practice or hospital
- Translation of the Tarmed benefits statement to aid comprehension for laypersons
- Connection of your Visana account to Medi+ for use of digital medication and prescription services from the mail-order pharmacy Zur Rose

## myPoints – the digital bonus programme

- Receive up to CHF 120 a year for daily exercise and customer loyalty
- For everyone over 12 years old who has top-up insurance with Visana
- Register participation with the Visana app
- Synchronise steps and calories via Fitbit, Garmin, Polar, or Apple Health and Google Fit

## Well app – medical advice around the clock

- On your preferred channel: via chat with a doctor, by phone or using the symptom checker
- Well Assistant: treatment options at a glance, tailored to your basic insurance model
- Book appointments online: with your general practitioner, Medi24 or a pharmacy
- Medication search: find cost-effective alternatives to your medications and save money with generics or biosimilars
- Personal dossier with examination results, e-prescriptions and booked appointments – for you and other family members

Contact  
us and find  
out more



# Benefitting is healthy

Everyone insured with Visana is eligible for numerous discounts and co-payments.

## Up to CHF 350 a year for health promotion

Visana encourages an active and healthy lifestyle. We contribute to your fitness subscription, to a group course, or to admission fees for saunas and steam/thermal/brine baths. Be it independent strength/endurance training, group fitness, yoga, pregnancy gymnastics or a visit to a thermal bath, Visana rewards your healthy activity with up to CHF 350 a year. Outpatient or basic top-up insurance is a prerequisite.

## Benefit from our partnerships

Make the most of our collaboration with **Kochoptik** and benefit from numerous advantages, such as discounts on frames and children's glasses, free eye scans when buying new glasses, discounted contact-lens check-ups, or services such as cleaning or straightening. Visit one of the 24 Kochoptik shops in and around Zurich, Basel, Bern, Central Switzerland or Winterthur.

As a Visana customer at **Optic 2000**, you get discounts on new glasses, special offers on contact-lens packs and a free eye test when you buy new glasses. Regular check-ups, adjustments and ultrasonic cleaning sessions are also free of charge. The opticians at **Optic 2000** look forward to welcoming you to their sales outlets in French-speaking Switzerland, of which there are more than 40.

Your advantages in Ticino: A number of independent opticians in Ticino also offer an extensive network of branches in Italian-speaking Switzerland.

Simply show your insurance card and reap the benefits right there in the shop. You will find more information and the shop nearest you online at [visana.ch/sparen](https://www.visana.ch/sparen) under 'Sehhilfen' (optical aids).

