



Insurance questions you might have at 26

We'll answer them for you.

Contents

3	New premium levels
4	Deductible
5	Insurance models
7	Digital services
8	Top-up insurance
10	Supplementary insurance products
11	Pension solution

New premium levels

How can I optimise my health insurance now that my premium's gone up?

On 1 January following your 25th birthday, you automatically move into the 'Adults' age group – and therefore into a higher premium level. It doesn't matter where you live or which health insurer you're with.

You can keep the increase in premium manageable by adjusting your deductible and switching to the Visana basic insurance economy model that suits you. While you're thinking about this, you may also want to consider taking out top-up insurance to cover additional benefits that are not, or are only partially, covered by basic insurance, such as dental check-ups, ultrasound scans or replacement glasses.

And finally, now is also a good moment to review your property insurance, since you'll get particularly advantageous rates if you take out this type of insurance with Visana too.

This brochure will help you find the best solution for all your needs.

You can find all the relevant information on this topic at visana.ch/age-group-change

Deductible

Which deductible is best for me?

When you take out compulsory health insurance, you must select a deductible amount. Whether it's better to choose a low or high deductible depends primarily on your health and your financial situation. As a general rule, the higher your deductible, the greater your premium discount. It's only worth selecting the lowest deductible of CHF 300 if your healthcare costs amount to CHF 1,900 or more per year.

What is a 'deductible'?

The deductible is the maximum amount that you – the insured person – are responsible for paying towards doctor, hospital and medication costs per calendar year. Only once this amount has been met will the health insurance cover all other costs, minus a retention fee of 10% or a maximum of CHF 700 per year. Deductibles ranging from CHF 300 to CHF 2,500 are available; the higher the deductible, the lower the premium.

Detailed information on compulsory basic insurance is available at [visana.ch/basic-insurance](https://www.visana.ch/basic-insurance)

Insurance models

Which insurance model is right for me?

By choosing the right basic insurance model for you, as well as the most suitable deductible, you can save a lot of money without affecting the cover provided by basic insurance. With Visana, you can choose from different savings options. The main difference between these models is the type of initial consultation you have when you fall ill.



Models for basic insurance



Standard model

You decide for yourself which doctor you would like to see.



General practitioner models

You can contact your general practitioner, a doctor from the medical network or a group practice. Available models:

- **Managed Care**
- **Med Direct**
- **HMO plus**

Please note that 'HMO plus' is available only in certain areas/communes. You can find more information on the website **visana.ch**.



Telemedicine models

You always contact the Medi24 telemedical advice centre first. Available models:

- **Tel Doc**
- **Med Call**
- **Tel Care**



Combined model – Combi Care

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



Integrated care – VIVA

You receive medical services from your chosen healthcare organisation, currently available in the Jura region, in Ticino or in the Zofingen (Aare Network) region. For more information, visit **viva-health.ch**.

Insurance administration and medical advice 24/7.

With our online customer portal, myVisana, you can manage your insurance administration easily from anywhere. The Visana app gives you flexible and convenient access to our digital services at all times.

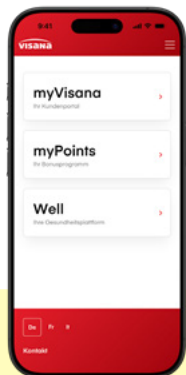
What you can do in the customer portal

- Access your policies, invoices and benefits statements
- Upload your medical bills and submit them online
- Check Visana's cost contribution and your retention fee
- Send messages to Visana securely and directly from the portal
- Check deductible options and change them online
- Enable push notifications for new documents

Anywhere, at any time

With the Visana app, you can take advantage of additional features:

- Access your digital insurance card anytime, anywhere
- "Translate" medical and hospital bills into plain language
- Log in easily with Touch ID, Face ID or PIN
- Access the myPoints digital bonus programme at **visana.ch/en/mypoints**
- Access Well, the health app for Switzerland. The app is available to support you 24/7 whenever you need medical advice. With the AI assistant, you can see an overview of all the services associated with your basic insurance model. **visana.ch/en/well**



Download the Visana app
now: **visana.ch/en/myvisana**



Top-up insurance

Do I need top-up insurance for even better protection?

Compulsory basic insurance does not cover all treatment costs. That's why we offer voluntary top-up insurance plans.

Our S, M and L health packages offer important additional benefits, such as check-ups, alternative medicine, dental treatment and psychotherapy. This allows you to close gaps in your insurance easily and flexibly with just one package that suits your circumstances.

Furthermore, you can benefit from the exclusive advantages available from Visana Jeunesse. You can find more information at visana.ch/en/visana-jeunesse.

For a smaller budget **Health package S**

Ideal for anyone wanting a simple supplement to basic insurance – including travel insurance, contributions towards routine or travel-related vaccinations, fitness and wellness.



For a moderate budget **Health package M**

Ideal for anyone wanting more: package M offers higher contributions and additional benefits on top of those in package S – e.g. for glasses or more comfort in hospital.



For a bigger budget **Health package L**

Ideal for anyone wanting comprehensive cover: the complete package, with psychotherapy and high (in some cases unlimited) contributions to costs.



For detailed information on all our top-up insurance plans, visit visana.ch/health-packages

What other benefits does top-up insurance give me?

With top-up insurance from Visana, you'll enjoy comprehensive health insurance cover and many other benefits too.

myPoints digital bonus programme

Visana helps you to incorporate more exercise into your daily routine. Be it with sport or by taking small steps, in order to profit from myPoints, the important thing is that you get regular exercise. Integrated in the Visana app, myPoints is the bonus programme that makes fitness profitable – with up to CHF 120 per person each year.

Wellness Cheques

Visana encourages an active and healthy lifestyle and gives Wellness Cheques worth up to CHF 350 to everyone who holds top-up insurance with Visana. Wellness Cheques can be used to cover the costs for a gym membership, group classes such as yoga, karate or aerobics, or admission to saunas, thermal baths and salt baths.

Vacanza travel insurance

When you purchase top-up insurance, you are automatically covered for any illness and accidents that occur while you are travelling for periods of up to eight weeks. If an emergency happens, our Vacanza travel insurance covers all your costs, with the exception of the deductible and the retention fee not covered by compulsory basic insurance.

Supplementary insurance products

Which other types of insurance should I consider when I turn 26?

When you turn 26, you'll need to consider not only health insurance but also property insurance or car insurance, both of which Visana also offers.

Personal liability

Personal liability insurance takes any potential worries and costs off your shoulders. This insurance covers you for up to CHF 10 million in the event of any bodily injury or property damage you cause to third parties. visana.ch/personal-liability

Household contents

If you no longer live at home or will soon be moving out, you'll need your own household contents insurance. With our household contents insurance, you are also covered for damage to your laptop, for example. visana.ch/household-contents

Legal protection

If you find yourself in a legal dispute after a traffic accident or when moving apartments, our legal protection insurance offers you straightforward support and covers any legal and court costs that may arise. visana.ch/legal-protection

Car insurance

Braked too late? Failed to notice a post in a car park? Engine damage on holiday? Our car insurance protects you from the financial costs of an accident or breakdown. visana.ch/car-insurance

So, as you can see, Visana is much more than just health insurance. If you already have health insurance with us, you can take advantage of a **discount of up to 20%** when you sign up for one of these insurance plans.

Pension solution

Start investing in your future today

With a Visana pension solution, you can build up your personal retirement capital step by step. By regularly paying into the 3rd pillar, you will be making early provision for later life while enjoying tax benefits at the same time.

In just a few clicks, our online simulator shows you how much retirement capital you can accumulate through your monthly savings contributions and how much tax you can save every year.

Find out more at visana.ch/simulation (in German).





Visana Jeunesse – your insurance perks

Are you between 17 and 27 years old? With Visana Jeunesse, you get excellent insurance cover and exclusive benefits: discounts on events, exciting prize draws, special experiences and limited-edition gifts.

By taking out a health package, or another combination comprising 'Outpatient', 'Complementary' and a hospital product, you can be part of it!

visana.ch/en/visana-jeunesse



For more information on health packages and insurance for young adults, please visit **visana.ch/young-adults**

Or contact your Visana advisor.