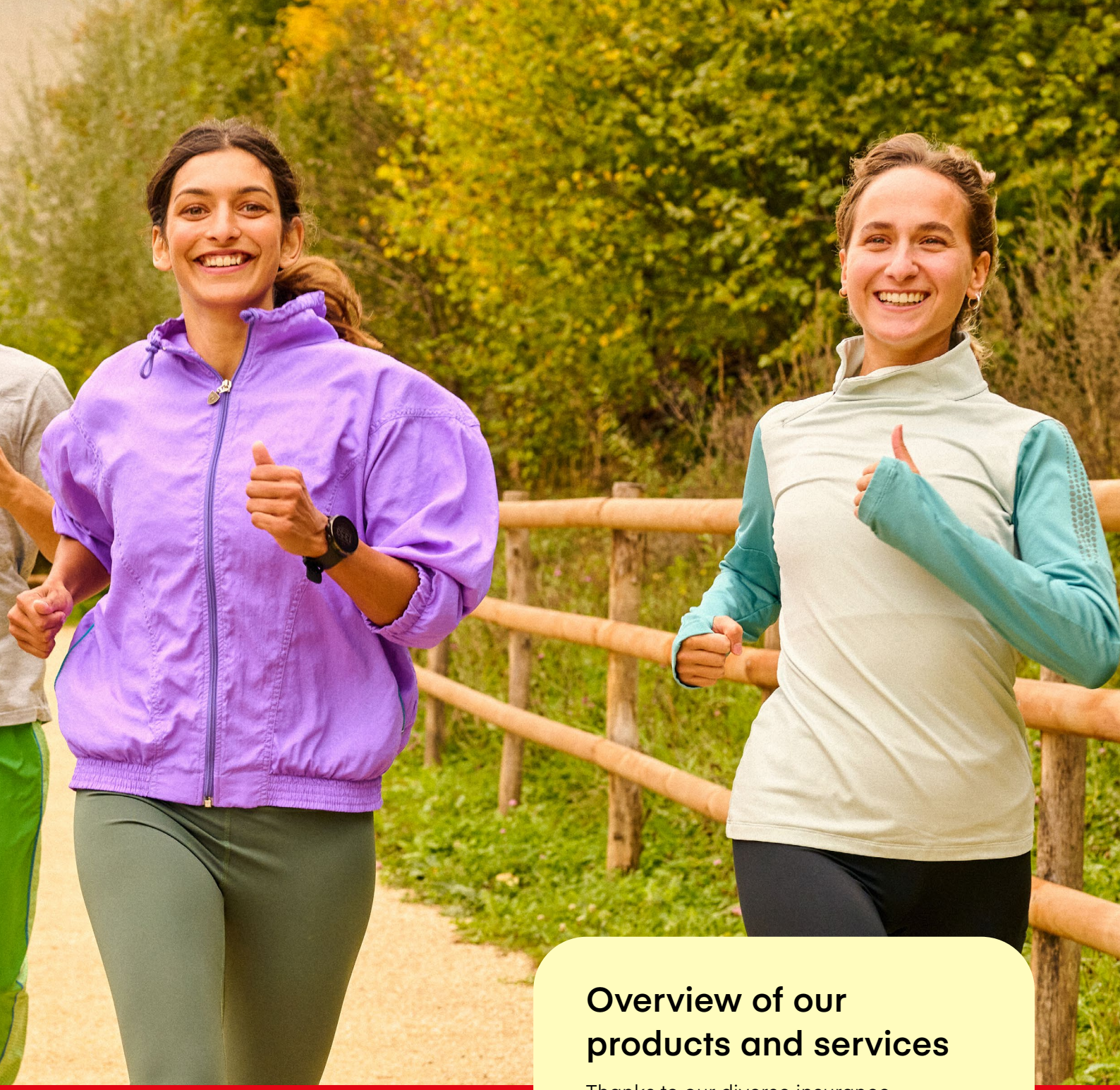


Calculate premium now at visana.ch

Scope of services

Insurance offers for private customers in 2026

Insurances VISANA



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

Standard 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

HMO plus: You choose your general practitioner from the network**




Network

› Hospital
› Specialists

- When you have medical concerns, you first contact either your general practitioner, Medi24 or a partner pharmacy, as preferred
- Holistic medical care from your general practitioner in the network
- Coordinated referral to specialists by your general practitioner or Medi24, whenever required
- Compulsory obtainment of medicinal products from the network's partner pharmacies
- 20% additional discount on generics obtained from a partner pharmacy

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 pay any out-of-pocket expenses for legally recognised preventative 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
** The applicable districts/communes are listed on the website visana.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 visana.ch.	

A quick explanation of the 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. Out-of-pocket expenses are levied for all benefits (except maternity).

Outpatient treatment, conventional medicine	Provided by recognised professionals; cost coverage is tariff-based[1]
Outpatient treatment, complementary medicine	Acupuncture, anthroposophic medicine, traditional Chinese medicine (TCM) pharmacotherapy, conventional medical homeopathy and phytotherapy, provided by accredited FMH physicians
Medication	Medically prescribed according to the list of pharmaceutical specialties from the Federal Office of Public Health (FOPH/BAG)
Hospital stays	Full cover in the general ward of a listed hospital anywhere in Switzerland, up to the tariff of the canton of residence
Maternity/pregnancy	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
Preventative gynaecological examinations	Every three years, with annual check-up, tariff-based
Preventative care	Contributions to certain preventative examinations for early detection of illnesses
Home nursing care and home help	Up to 60 hours per quarter for home nursing care as medically prescribed; additional benefits as per the Health Insurance Benefits Ordinance HIBO/KLV((2)) upon special clarification; no benefits for home help
Medical supplies	Medically prescribed according to the list of medical supplies and devices from the Federal Office of Public Health (FOPH/BAG)
Spectacle lenses and contact lenses	CHF 180 per year until the age of 18 is reached
Protective and travel vaccinations	Contributions to prophylactic vaccinations as per HIBO/KLV[2]
Transport and rescue costs	For medically necessary transport to the nearest physician or hospital: Transport: 50%, max. CHF 500 per year Rescue: 50%, max. CHF 5000 per year
Stays abroad / travel	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
Dental treatment	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)
Correction of malpositioned teeth	
Balneotherapy	CHF 10 per day for max. 21 days per year; outpatient therapies based on the tariff at the place of treatment

[1] Recognised physicians, chiropractors, midwives, logopaedists, physiotherapists, ergotherapists, nurses and psychotherapists
[2] 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.

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
- Benefits from as little as 25% incapacity to work

Can be taken out by persons aged from 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
- The money is freely available

Can be taken out by persons aged from 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.

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
- Insured capital freely available

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.

Legal notice: This overview of Visana's insurance offers is intended to provide you with a simple way of comparing benefits.
However, only the law, the General Conditions of Insurance (GCI), the Supplementary Conditions (SC) and your personal policy are authoritative for determining the exact scope of benefits.

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

Household contents insurance

Protects your belongings

- No deductible 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 deductible
- 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 deductible
- 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.		
Recognised hospitals[3]	Free choice throughout Switzerland	Free choice throughout Switzerland	Free choice throughout Switzerland
Ward	General ward	Free choice of ward	Free choice of ward
Choice of physician	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
Room comfort	Multi-bed room	Depends on choice of ward	Depends on choice of ward
Second medical opinion	Included	Included	Included
Insured person's annual out-of-pocket expenses	No out-of-pocket expenses	**Option 2 / 4** General: CHF 0 Semi-private: CHF 2000 Private: CHF 4000 **Option 4 / 8** General: CHF 0 Semi-private: CHF 4000 Private: CHF 8000	General: CHF 0 Semi-private: 20%, max. CHF 2000 Private: 35%, max. CHF 4000
Insured capital	No hospital capital	No hospital capital	No hospital capital
Insurance cover in emergencies	Switzerland-wide + worldwide for 8 weeks per trip	Switzerland-wide + worldwide for 8 weeks per trip	Worldwide
Travel insurance	Included for 8 weeks per trip	Included for 8 weeks per trip	Included for 8 weeks per trip
Rooming-in	Under 1 year of age: 100% of the cost of accommodation and board for the mother or child. The benefits are provided through the supplementary hospital insurance of the person who is not ill (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. The benefits are provided through the supplementary hospital insurance of the person who is not ill (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.
Lump sum for outpatient birth	Not insured	CHF 500 per birth	CHF 1500 per birth, for births at a birthing centre or at home
Balneotherapy	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
Convalescence cures at a Visana-recognised health resort	CHF 50 per day, max. 28 days; CHF 20 per day at other appropriate sanatoriums, max. 28 days	CHF 50 per day, max. 28 days; CHF 20 per day at other appropriate sanatoriums, max. 28 days	CHF 80 per day, max. CHF 2000 per year

[3] All acute-care hospitals in Switzerland except those on the List of Restrictions on the Choice of Hospital.

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

Hospital top-up insurance

	Hospital semi-private	Hospital private (Europe and worldwide)	Flex semi-private/Flex private Can be taken out when aged 19 to 45
Recognised hospitals[3]	Free choice throughout Switzerland	Free choice throughout Switzerland	Free choice throughout Switzerland
Ward	Semi-private ward	Private ward	Free choice of ward
Choice of physician	Free choice of physician	Free choice of physician	Free choice of physician if semi-private or private ward is chosen
Room comfort	Two-bed room	Single room	Depends on choice of ward
Second medical opinion	Included	Included	Included
Insured person's annual out-of-pocket expenses	Possibleout-of-pocket expenses: CHF 0, 1000, 2000, 5000, 10000	Possible out-of-pocket expenses: CHF 0, 1000, 2000, 5000, 10000	**Flex semi-private** For semi-private ward: CHF 4000 For private ward: CHF 8000 **Flex private** For semi-private ward: CHF 2000 For private ward: CHF 4000
Insured capital	No hospital capital	No hospital capital	CHF 4000. The capital can be used to fund out-of-pocket expenses for a stay in a semi-private (Flex semi-private) or private (Flex private) ward. No payout in the event of a hospital stay in connection with maternity.
Insurance cover in emergencies	Switzerland-wide + worldwide for 8 weeks per trip	**Hospital private Europe** Europe-wide + worldwide for 8 weeks per trip **Hospital private worldwide** Worldwide, unlimited	Switzerland-wide + worldwide for 8 weeks per trip
Travel insurance	Included for 8 weeks per trip	**Hospital private Europe** Included for 8 weeks per trip **Hospital private worldwide** Included for 11 months per trip	Included for 8 weeks per trip
Rooming-in	Under 1 year of age: 100% of the cost of accommodation and board for the mother or child. The benefits are provided through the supplementary hospital insurance of the person who is not ill (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. The benefits are provided through the supplementary hospital insurance of the person who is not ill (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. The benefits are provided through the supplementary hospital insurance of the person who is not ill (mother or child). Ages 1 to 13: max. CHF 50 per day for person accompanying a child aged 13 or younger.
Lump sum for outpatient birth	CHF 1000 per birth	CHF 1500 per birth	CHF 500 per birth
Health resorts, balneotherapy	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
Convalescence cures at a Visana-recognised health resort	CHF 75 per day, max. 28 days; CHF 30 per day at other appropriate sanatoriums, max. 28 days	CHF 100 per day, max. 28 days; CHF 40 per day at other appropriate sanatoriums, max. 28 days	CHF 50 per day, max. 28 days; CHF 20 per day at other appropriate sanatoriums, max. 28 days

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)

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.

VIVA top-up insurance

With the VIVA health plan, insured persons can also take out VIVA versions of outpatient, complementary, hospital & hospital Flex top-up insurance. In line with the principles of integrated care, your VIVA physician also coordinates your top-up insurance benefits and you receive a discount on your top-up insurance premium.

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.		
Maximum contributions per year	90%, up to CHF 1000	90%, up to CHF 4000	90%, up to CHF 10000
Physicians and therapists	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
Treatment	If prescribed by a physician	Possible without prescription from a physician	Possible without prescription from a physician
Recognised forms of therapy	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)
Medication for complementary medicine (exceptions: see LPPV[7] and dietary supplements)	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
Comprehensive 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 reach 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. The benefits from the obligatory insurance are calculated first. The percentages shown in the following table refer to the remaining share of treatment costs. Can be taken out by persons aged up to and including 69.		
Outpatient treatment, conventional medicine			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%
Outpatient treatment, complementary medicine			
Medication	90% for non-obligatory medication approved by Swissmedic[6] for the respective indication (exceptions: LPPV[7]); 50% for medication on the Visana list; max. CHF 1000 per year in total	90% for non-obligatory medication approved by Swissmedic[6] for the respective indication (exceptions: LPPV[7]); 50% for medication on the Visana list; unlimited	90% for non-obligatory medication approved by Swissmedic[6] for the respective indication (exceptions: LPPV[7]); 50% for medication on the Visana list; unlimited
Hospital stays			
Maternity/pregnancy		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
Preventative gynaecological examinations	90% for preventative gynaecological examination	90% for preventative gynaecological examination	90% for preventative gynaecological examination
Preventative care	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
Home nursing care and home help		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
Medical supplies		90% of purchase or hire, max. CHF 1000 per year	90% of purchase or hire, max. CHF 2000 per year
Spectacle lenses and contact lenses		90%, max. CHF 200, per year until the age of 18 is reached, thereafter every 3 years	90%, max. CHF 250 per year
Protective and travel vaccinations	90%, max. CHF 100 per year	90%, max. CHF 200 per year	90%, unlimited
Transport and rescue costs	90% of transport costs,[4] max. CHF 10000 per year; 90% of search, rescue and recovery costs, max. CHF 25000 per year	90% of transport costs,[4] 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,[4] unlimited; 90% of search, rescue and recovery costs, unlimited; 50% of travel costs, max. CHF 2000 per year
Stays abroad/travel	**Travel insurance included for 8 weeks per trip Unlimited emergency costs for hospital and outpatient treatment**	**Travel insurance included for 8 weeks per trip Unlimited emergency costs for hospital and outpatient treatment**	**Travel insurance included for 8 weeks per trip Unlimited emergency costs for hospital and outpatient treatment**
Dental treatment		25%, max. CHF 500 per year, for dental surgical procedures	50%, max. CHF 1000 per year, for dental surgical procedures
Correction of malpositioned teeth		80% of treatment costs based on the applicable CHI/OKP[5] 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[5] tariff, max. CHF 10000 in total, one-off; no contribution to the removal of wisdom teeth
Balneotherapy			

[4] Medically required emergency ambulance transport to the nearest hospital
[5] OKP = compulsory health insurance
[6] Swissmedic = Swiss Agency for Therapeutic Products
[7] LPPV = list of special-use pharmaceutical preparations

Benefiting is healthy

Everyone insured with Visana is eligible for numerous discounts and reduced out-of-pocket expenses.

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.

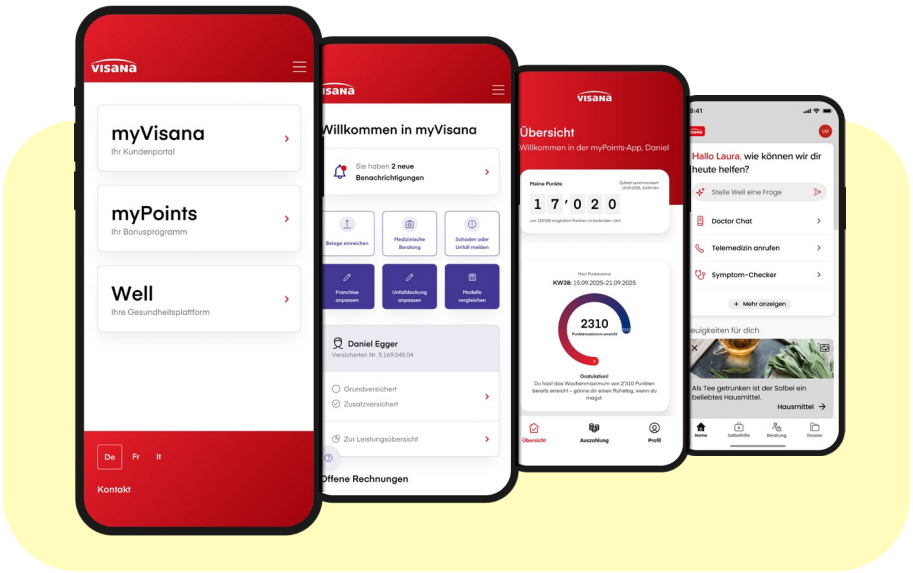
Benefit from our partnerships
Make the most of our collaboration with **Kochoptik** and benefit from numerous advantages, such as discounts on adult glasses, children's glasses, and contact lenses, free eye tests, or services such as cleaning or straightening. Visit one of the Kochoptik shops in and around Zurich, Basel, Bern, Central Switzerland or Winterthur, of which there are over 20.

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 35.

Simply show your insurance card and reap the benefits right there in the shop. For more information, and to find out which shop is nearest you, visit our website at **visana.ch/advantages** and go to the 'Glasses and contact lenses' section.

Three apps at a glance – myVisana, myPoints and Well

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



Download on the App Store

GET IT ON Google Play

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 out-of-pocket expenses, 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

Visana, Weltpoststrasse 19, 3000 Bern 16, phone 0848 848 899, visana.ch

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