Becoming an adult

# Insurance questions you might have at 18

We'll answer them for you.

Insurance VISANA

# Contents

# One joint policy or two separate policies?

Once you turn 18 and become an adult, you are responsible for your own compulsory health insurance. Under the Health Insurance Act, on 1 January of the year in which you turn 19, you automatically move into the 'Young adults' group – and therefore into a higher premium level. It doesn't matter where you live or which health insurer you're with.

Starting on your 18th birthday, you will receive your own insurance policy and you will be responsible for paying your deductible and your premiums. If you would like to remain covered under your parents' insurance, we need a signed authorisation form. You can download the form at **visana.ch/power-of-attorney**.

You'll also need to consider your choice of deductible, the right insurance model and much more.

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**

# Which deductible is best for me?

When you take out compulsory health insurance, you must select a deductible amount. This is the amount you contribute towards your own healthcare costs each calendar year. 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**

# Which insurance model is right for me?

By choosing the most suitable deductible and the right basic insurance model for you, you can save a lot of money without having to compromise on top-quality healthcare. With Visana, you can choose from smart 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 select 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**

Detailed information about all our insurance models is available at **visana.ch/basic-insurance**

# 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.**

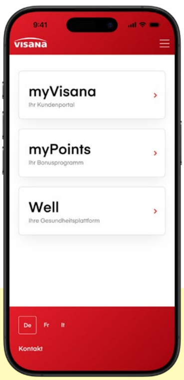
### What you can do in the customer portal

- 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 when new documents arrive

### 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
- Easy login with Touch ID, Face ID or PIN
- Access the myPoints digital bonus programme at **visana.ch/en/mypoints**
- Access to 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/myvisana**

Download on the App Store

GET IT ON Google Play

# 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.

For those on a smaller budget
**Health package S**

Ideal for anyone wanting a simple supplement to basic insurance – including travel insurance, contributions towards protective or travel 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 Visana top-up insurance give me?

**With top-up insurance from Visana, you'll enjoy the best possible 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.

# What other types of insurance should I consider when I turn 18?

**Upon reaching adulthood, you'll need to consider not only health insurance but also property insurance, 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 customised 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**

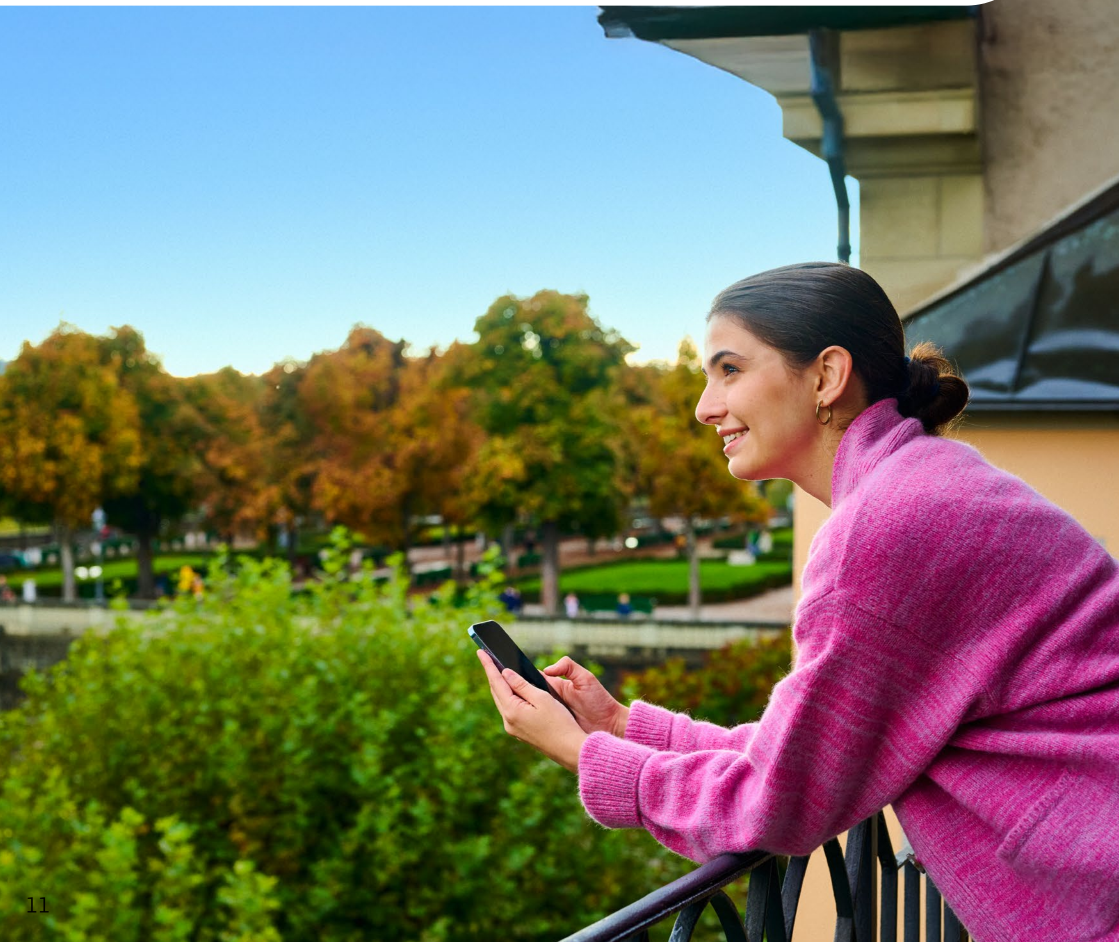
So, as you can see, Visana is much more than just health insurance. If you already have health insurance with us, you can take advantage of a **discount of up to 20%** when you sign up for one of these insurance plans.

Car insurance

# Comprehensive protection for every trip

**Finally 18! This age opens up many new possibilities. Maybe you'll be taking your driving test soon? If so, you'll need motor vehicle insurance.**

Our car insurance protects you from the financial costs of an accident or breakdown. It's ideal for anyone who wants to drive with peace of mind – regardless of whether you commute daily, only drive occasionally, or wish to insure a new vehicle. Visana offers liability insurance together with a choice of either partially or fully comprehensive insurance. While liability insurance covers damage caused by your insured vehicle, comprehensive cover includes cover for damage to the insured vehicle itself. **visana.ch/car-insurance**



## Visana Jeunesse – your insurance perks

Are you between 17 and 27 years young? With Visana Jeunesse, you get excellent insurance coverage 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.

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