

SWICA

Health insurance

Exclusively for Novartis employees

Welcome

Choosing the right health and accident insurance is an important decision in every respect. You are right to expect the very best in terms of protection and benefits. SWICA offers high-quality solutions and first-class service.

The health insurance system in Switzerland

Switzerland's insurance system has three main elements: mandatory basic insurance, voluntary hospitalisation insurance and other forms of voluntary supplementary insurance. This page gives you an overview of how the Swiss health insurance system works.

Supplementary insurance

Supplementary insurance plans can cover additional needs such as complementary medicine, gym memberships or higher contributions towards glasses and contact lenses.

Hospitalisation insurance

Hospitalisation insurance can be taken out to provide greater freedom when choosing a hospital and to cover additional services during a hospital stay.

Mandatory basic insurance

People in Switzerland are required to take out mandatory basic insurance with a Swiss health insurer. It provides protection against financial risks in the event of illness, accident or maternity. The application for basic insurance must be submitted to SWICA within three months of the obligation to take out insurance in Switzerland arising.

Attractive terms for Novartis employees

Novartis has selected SWICA as a preferred provider following a neutral tendering process. Thanks to a group contract with SWICA, you and your family benefit from discounts on the premiums for selected supplementary insurance plans that are available without a medical examination as part of the Novartis insurance package – ideal for new employees coming from abroad. This brochure provides an overview of SWICA's services and will help you find the right insurance product.

Your options at a glance

Additional insurance options¹

Inpatient	Semi-private ward <ul style="list-style-type: none">• Free choice of doctor in Switzerland• Free choice of hospital in Switzerland• Two-bed room	Private ward <ul style="list-style-type: none">• Free choice of doctor worldwide• Free choice of hospital worldwide• Single room• Rapid, preferential access to first-rate medical services
Outpatient	<ul style="list-style-type: none">• Treatment abroad: Full cover for planned outpatient treatment costs• Complementary medicine: Full cover• Health promotion & preventive healthcare: Up to CHF 1300 per year	<ul style="list-style-type: none">• Medical check-ups: Up to 90%, unlimited• Glasses and contact lenses: Up to CHF 1500 every 3 years• Dental hygiene/dental treatment: Up to CHF 500 per year (without medical examination)

Novartis insurance package¹

Inpatient	General ward <ul style="list-style-type: none">• Contract hospitals• Full cover in general ward	
Outpatient	<ul style="list-style-type: none">• Treatment abroad: Full cover in emergencies (outpatient and inpatient)• Complementary medicine: Comprehensive benefits for therapy methods²• Health promotion & preventive healthcare: Up to CHF 500 per year• Medication: Covered outside KVG scope (for the specified indication)	<ul style="list-style-type: none">• Medical check-ups: 90% up to CHF 500 every 3 calendar years• Glasses and contact lenses: 90% up to CHF 200 every 3 calendar years• Dental hygiene/dental treatment: 50% up to CHF 100 per calendar year; 50% up to CHF 10000 per calendar year for orthodontic work until the age of 25
	Mandatory basic insurance: <ul style="list-style-type: none">• Standard model• Alternative models: Favorit Santé, Favorit Medpharm, Favorit Multichoice, Favorit Telmed, Favorit Casa, Favorit Medica	

¹ The following applies to all the benefits and services listed here: Benefit payments are subject to the General Insurance Conditions (GIC) and Supplementary Conditions (SC) with the date of issue shown on your insurance policy.

² From SWICA-recognised doctors and therapists

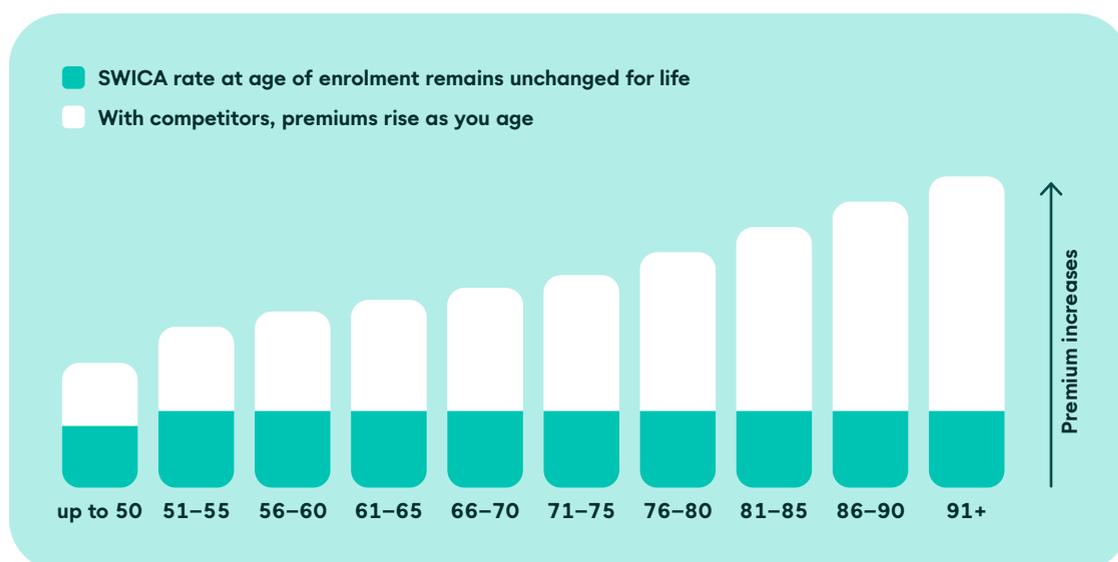
Your advantages at a glance

Novartis insurance package without a medical examination

Novartis has an agreement with SWICA that enables its employees to take out selected supplementary insurance plans through the Novartis insurance package **without a medical examination** and at an attractive price.

SWICA premium rates are based on your age when you join, rewarding customer loyalty

Most health insurers raise their hospitalisation insurance premiums substantially every five years. This often leads to a significant financial burden in old age, which is precisely when you need the best possible insurance cover. By using the rate based on your age when you join, SWICA factors the time you have been insured into the premium calculation, rewarding you for your loyalty.



Attractive discounts on supplementary insurance and health promotion

- Novartis employees and their family members receive up to 25% off our Hospita Semi-Private/ Hospita Private supplementary insurance plans and discounts on other supplementary insurance plans such as Optima and Hospita General
- SWICA supports activities in the areas of exercise, nutrition and wellbeing with attractive contributions of up to 1300 francs per year

Exclusive health services for Novartis employees

- Personal, multilingual support from a dedicated specialist SWICA team exclusively for Novartis employees
- Telephone health advice around the clock via the santé24 helpline – with an exclusive, multilingual number for Novartis employees
- Our Global Care expat solution offers worldwide cover – including a return guarantee

Talk to us about your health cover – you won't regret it.

Your contact at Novartis

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Easy, convenient and digital

Calculate your premium online,
arrange an appointment with an
advisor or enter the latest
competition: [swica.ch/en/novartis](https://www.swica.ch/en/novartis)

Digital services for you

mySWICA: digital customer portal for all your insurance cover

- Digital insurance card
- Individual overview of benefits
- Scan and submit receipts online – track processing in real time
- Send messages to Customer Services
- Easily update personal details
- Live status of your excess and deductible
- Directly and easily change accident cover under basic insurance

swica.ch/myswica

SWICA

Benevita: digital health coach with bonus programme

- Tips for staying healthy with inspiring and surprising topics relating to exercise, nutrition and wellbeing
- Motivating point system for discounts on premiums and selected supplementary insurance plans
- Donate to charitable projects together with the Benevita community

swica.ch/benevita



Benecura: digital health consultations with SymptomCheck

- SymptomCheck and PreventionCheck with individual recommendations
- Health dossier to securely store your documents and data
- Directory of specialists
- Lexicon of medicine and medications
- Secure transmission of your photos and medical documents

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