



HEALTH INSURANCE

**EXCLUSIVELY  
FOR NOVARTIS  
EMPLOYEES.**

BECAUSE HEALTH  
IS EVERYTHING

**SWICA**

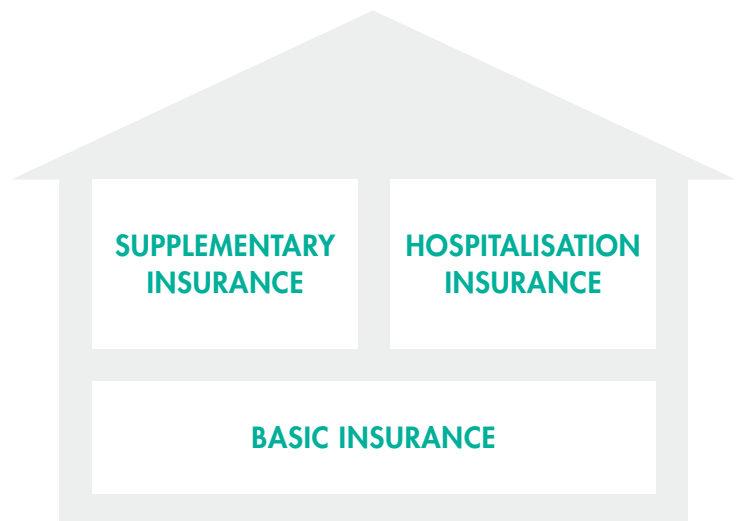
# WELCOME.

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 voluntary supplementary insurance options.

- › Swiss residents must have **mandatory basic insurance** with a Swiss health insurer. Health insurance protects you against the financial risks of illness, accident and maternity. Find out more: [swica.ch/basic-insurance](https://www.swica.ch/basic-insurance)
- › **Supplementary insurance** plans, which meet the needs of each individual, can be purchased to provide access to additional medical services (e.g. complementary medicine, contributions towards health promotion activities such as gym memberships, or higher contributions towards glasses and contact lenses).
- › **Hospitalisation insurance** can be taken out to provide greater freedom when choosing a hospital and for additional benefits during a hospital stay.



## ATTRACTIVE CONDITIONS FOR EMPLOYEES

Novartis chose SWICA as its preferred provider on the basis of a tender with a neutral comparison service. Thanks to a group contract, at SWICA you and your family get an attractive premium discount on selected supplementary insurance plans. With the Silver insurance package there's no need for a medical exam, cutting the bureaucracy and making it particularly advantageous for new employees from abroad. This brochure gives you an overview of SWICA's services and offerings. Find out which insurance product best matches your needs.

# INSURANCE PACKAGES.

	SILVER	GOLD	PLATINUM
HOSPITALISATION INSURANCE	<b>HOSPITA GENERAL</b> <ul style="list-style-type: none"> <li>Full cover in the general ward of any hospital under contract with SWICA</li> </ul>	<b>HOSPITA/HOSPITA FLEX SEMI-PRIVATE/PRIVATE</b> <ul style="list-style-type: none"> <li>Free choice of doctor and hospital in the semi-private/private ward in any hospital in Switzerland or the Principality of Liechtenstein*</li> <li>Short waiting periods for scheduled operations</li> <li>Comfortable two-bed room/exclusive private room</li> </ul>	<b>HOSPITA PRIVATE WORLDWIDE/BESTMED</b> <ul style="list-style-type: none"> <li>Free choice of doctor and hospital in the private ward, worldwide*</li> <li>Rapid, preferential access to first-rate medical services</li> <li>Short waiting periods for scheduled operations</li> <li>Single room with the best comfort and service</li> <li>Experienced medical staff and doctors will answer all your health questions by phone – around the clock, worldwide – and make appointments for you on request in Switzerland and abroad</li> </ul>
SUPPLEMENTARY INSURANCE PLANS	<b>COMPLETA PRAEVENTA, COMPLETA TOP</b> <ul style="list-style-type: none"> <li>50% up to CHF 500 for activities related to exercise, nutrition and wellbeing per calendar year</li> <li>90% up to CHF 500 for medical checkups for the early detection of illness every three calendar years</li> <li>90% up to CHF 200 for glasses and contact lenses every three calendar years</li> <li>Comprehensive cover for emergencies when abroad</li> <li>Comprehensive benefits for therapies and complementary medicine</li> <li>Cover of medication (within the indication) – including homeopathic, phytotherapeutic and anthroposophic preparations – which is not covered by basic insurance</li> <li>Comprehensive additional benefits for household help, medical help and prescribed spa treatment</li> <li>50% of the costs up to CHF 100 per calendar year for dental hygiene</li> <li>50% of the costs up to CHF 10000 per calendar year for orthodontic work until the age of 25</li> </ul>		<b>OPTIMA, COMPLETA PRAEVENTA, COMPLETA TOP</b> <ul style="list-style-type: none"> <li>50% of the costs up to CHF 500 from COMPLETA PRAEVENTA, plus 90% of the costs exceeding this amount up to CHF 300 from OPTIMA per calendar year for activities related to exercise, nutrition and wellbeing</li> <li>90% of the cost of medical checkups for the early detection of illness</li> <li>90% of the costs up to CHF 200 from COMPLETA TOP, plus 90% of the costs exceeding this amount up to CHF 300 every 3 years from OPTIMA for glasses and contact lenses</li> <li>Comprehensive cover for elective procedures when abroad</li> <li>Conventional treatment worldwide</li> </ul>
	<b>BASIC INSURANCE: STANDARD AND FAVORIT MODELS</b> <ul style="list-style-type: none"> <li>Health advice and personal assistance, worldwide</li> </ul>		

\*In the absence of a contract between SWICA and a hospital, SWICA's maximum rate applies. In the case of HOSPITA PRIVATE WORLDWIDE, this applies only to treatment in Switzerland and the Principality of Liechtenstein.

# GOOD TO KNOW.

## SILVER INSURANCE PACKAGE WITHOUT A MEDICAL EXAM

Novartis has an agreement with SWICA that enables you to take out the Silver insurance package without a medical exam and at an attractive price. This package comprises the COMPLETA TOP, COMPLETA PRAEVENTA, HOSPITA GENERAL and DENTA 1 insurance plans plus INFORTUNA medical expenses private accident insurance.

## SANTÉ24 – YOUR SWISS TELEMEDICINE SERVICE

The doctors and medical specialists at santé24 are there for you 24 hours a day to answer questions relating to prevention, illness, accident and maternity. Advice is free of charge to SWICA customers.

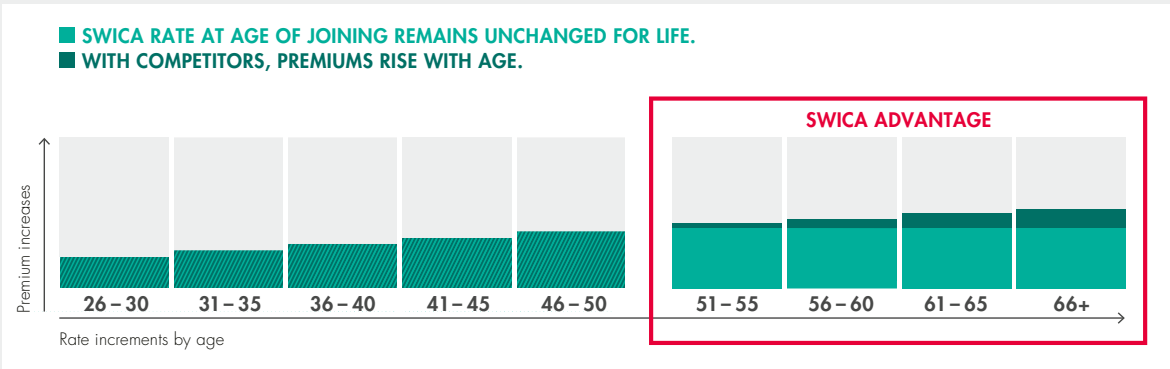
[swica.ch/sante24](https://swica.ch/sante24)

## CARE MANAGEMENT

As your health partner, SWICA feels it's important to offer you rapid, expert, and above all personal support when times get tough. The SWICA Care Management team is there to help you with advice and support in the event of illness or after an accident. [swica.ch/caremanagement](https://swica.ch/caremanagement)

## CUSTOMER LOYALTY IS REWARDED THROUGH THE SWICA RATE BASED ON YOUR AGE WHEN YOU JOIN

The premiums that most health insurers charge for hospitalisation cover increase noticeably every five years. This often results in a heavy financial burden in old age – precisely when you need the best possible 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.





THERE FOR YOU

TALK TO US ABOUT YOUR HEALTH COVER –  
YOU WON'T REGRET IT.

### YOUR CONTACT AT SWICA

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[www.insurance-novartis.com](http://www.insurance-novartis.com)



### EASY, CONVENIENT AND DIGITAL

Calculate your premium  
online, arrange an  
appointment with an  
advisor or enter the  
latest competition:

[swica.ch/en/novartis](http://swica.ch/en/novartis)

ALWAYS AVAILABLE

# DIGITAL SERVICES FOR YOU.

## MYSWICA



### MANAGE YOUR INSURANCE DIGITALLY

- › Individual overview of benefits
- › Scan and submit invoices online
- › Send messages to Customer Services
- › All your personal insurance data with details of the scope of cover

[swica.ch/myswica](https://swica.ch/myswica)

## BENEVITA



### DIGITAL HEALTH COACH WITH BONUS PROGRAMME

- › Exciting content and tips on the topic of health
- › Motivational everyday challenges
- › Collect points and enjoy attractive offers and discounts

[swica.ch/benevita](https://swica.ch/benevita)

## BENECURA



### DIGITAL HEALTH CONSULTATION WITH SYMPTOMCHECK

- › SymptomCheck and PreventionCheck with individual recommendations
- › Health dossier for the secure storage of your documents and data
- › Directory of specialists
- › Lexicon of medicine and medications

[swica.ch/benecura](https://swica.ch/benecura)

Download all the SWICA apps now:



THERE FOR YOU, 24 HOURS A DAY, 365 DAYS A YEAR.

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SWICA