

All the insurance you need.

sympany

Range of insurance plans and benefits overview for private customers

health insu rance
processing insu rance benefits
good:
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customer s atis faction sur vey
08 / 2026

SIQT | Swiss Institute for Quality Tests Ltd. liab. Co.
INDUSTRY CHAMPION 2026
SWISS INDUSTRY MONITOR
TOP
CUSTOMER SERVICE
HEALTH INSURANCES
TOP 2 of 16 companies
Customer survey 07/2026, siqt.ch/5864

Basic insurance and ways to save on your premium

Savings variants for compulsory health insurance

For basic insurance, in addition to the standard option (classic – free choice of doctor), you can also choose alternative insurance models. The medical benefits are identical in all products. The difference is that if you experience health problems, you always consult a designated contact person first. They will then determine an appropriate treatment plan for you. You get the care you need. But with no red tape or unnecessary examinations. This keeps healthcare costs – as well as your premiums – down.

Traditional basic insurance

	classic **Free choice of doctor**
First contact	Free choice of doctor in the outpatient sector
How it works	Option to go to a family doctor or directly to a specialist – without a referral.
Advantages	Unrestricted access to a medical practice of your choice – throughout Switzerland

Savings models (alternative insurance models)

	casamed hmo **HMO modell**	**casamed family doctor** **Family doctor model**	**casamed pharm** **Pharmacy model**	**callmed 24** **Telmed model**	**flexhelp24** **Telmed/practice-model**
Binding first contact	HMO centre	Family doctor practice	Sympany partner pharmacy or Medgate	Medgate	Partner practice or Medgate
How it works	The chosen HMO centre coordinates all treatment and, if necessary, refers the patient to a specialist or hospital.	The chosen family doctor practice coordinates all treatment and, if necessary, refers the patient to a specialist or hospital.	The partner pharmacy/Medgate coordinates all treatment and, if necessary, refers the patient to a family doctor practice, specialist or hospital.	Medgate coordinates all treatment and, if necessary, refers the patient to a family doctor practice, specialist or hospital.	The partner practice/ Medgate coordinates all treatment and, if necessary, refers the patient to a family doctor practice, specialist or hospital.
Advantages	General practitioners and specialists all under one roof	Your family doctor practice knows you and your family	400 times the help with no appointments or waiting times	Medical assistance 24 hours a day, seven days a week	Flexible medical care with no long waiting times

The following applies to every savings model: you can visit ophthalmologist, gynaecologist, paediatrician and emergency practices directly – without a referral.

Save money on your compulsory health insurance

By choosing the annual excess option for your basic insurance, you can change your cost contribution and save money on your premium. That means the higher the excess, the lower the premium. The following excesses are available:
- Adults: 300 | 500 | 1000 | 1500 | 2000 | 2500 francs
- Children: 0 | 200 | 400 | 600 francs

More information: www.sympany.ch/contribution

Save on voluntary supplementary insurance

Discount	**Multi-year discount**
3 %	When you take out the **plus/premium** option or **hospita** for a period of three years*

* **plus natura** and **premium natura** are not included.

Additional ways of saving money:
www.sympany.ch/save

More supplementary insurance plans VVG

Supplementary dental insurance

dental

Financial protection against dental treatment costs as an upgrade to **plus/premium**

Scope of benefits	Contributions for dental treatment (orthodontic treatment, surgery, remedial work, prophylaxis and checkups) with three benefit levels to choose from on conclusion of the insurance: 50 % per invoice, up to 1000 francs per calendar year 75 % per invoice, up to 1500 francs per calendar year 75 % per invoice, up to 5000 francs per calendar year
	Preventative treatment and checkups: up to 100 francs per calendar year
	Waiting period of 6 to 12 months from the insurance cover start date (excluding preventative treatment and checkups)
	Treatments also possible abroad

Cover for death or disability following illness or an accident

capita illness

Financial assistance in the event of disability or death due to illness

Scope of benefits	One-off lump-sum payment that you can use as you wish – for example, for additional treatment, renovation work, home help or your children's education
	Choice of insured sums: up to 300,000 francs in each case in the event of disability or death
	The lump-sum insurance benefit is paid out following an illness which results in disability or death regardless of any other existing insurance plans

capita unfall

Financial assistance in the event of disability or death due to an accident

Scope of benefits	One-off lump-sum payment that you can use as you wish – for example, for accessible renovations, medical treatment, to compensate for a lack of income or to secure your own home
	Choice of insured sums: up to 150,000 francs in the event of death and up to 300,000 francs in the event of disability (payout of up to 1,050,000 francs possible due to increase in benefits of up to 350 % depending on the degree of disability)
	The lump-sum insurance benefit is paid out following an accident which results in disability or death regardless of any other existing insurance plans

Legal expenses cover in health matters

protect

Your legal protection for health issues

Scope of benefits	Financial protection and consultation anywhere in the world in cases of legal protection in connection with a health problem
	Consultation, representation and defence in disputes with medical service providers (doctors, hospitals etc.) and insurance companies (third-party liability, accident, illness, invalidity insurance etc.)
	Covers the costs of legal representation up to 250,000 francs (Europe and countries with a Mediterranean coast) or up to 50,000 francs (non-European countries) for each case
	The insurance applies to all persons on a single insurance policy.

Travel and business trip insurance against illness and accident costs.

tourist

Worry-free travel for the whole family – as often as you want, wherever you want

Scope of benefits	Doctor and hospital costs assumed worldwide, provided they are not covered under the basic insurance – in emergencies (illness or accident) during holidays or business trips and stays abroad
	Contributions towards transport costs (to the nearest hospital or to Switzerland) and search, rescue and recovery costs
	Available to individuals or families with maximum contributions of 50,000 francs, 100,000 francs, 250,000 francs or 500,000 francs to choose from – and you can select your trip duration as well

Compulsory basic insurance

The basic insurance
In accordance with the statutory provisions, this insurance covers the basic medical needs associated with illness, accidental injury and pregnancy

Outpatient treatment	Provided by doctors, chiropractors and other medical practitioners (speech therapists, podiatrists, occupational therapists and physiotherapists, psychotherapists) with a federally recognised diploma, as long as treatment is prescribed by a doctor	As per the applicable tariff With the **classic** product, the policyholder is free to choose their practice, with all other products choose your first point of contact in the event of illness when taking out a policy (see "Ways to save on your premium" page)
Alternative medicine	Benefits for alternative medical treatment by trained, legally recognised doctors or naturopaths, natural healing practitioners and therapists recognised by Sympany	Acupuncture, anthroposophic treatment, traditional Chinese medicine (TCM), classic homoeopathy and phytotherapy carried out by a doctor with recognised additional training in accordance with the Health Insurance Benefits Ordinance (HIBO)
Abroad	Outpatient treatment (in case of an emergency)	Within the EU/EFTA: Benefits according to the social tariff of the country where the policyholder is staying (upon presentation of the reverse side of the insurance card) Outside EU/EFTA: max. double the costs that would have been incurred in Switzerland
	Hospital treatment (in an emergency)	General ward, within EU/EFTA (except country of residence): benefits according to the social tariff of the policyholder's country of residence (upon presentation of the reverse side of the insurance card); outside the EU/EFTA: up to double the costs that would have been incurred in Switzerland
	Elective medical procedures (outpatient and in hospital)	—
Medical aids	Visual aids (glasses and contact lenses)	Up to 180 CHF per calendar year until the policyholder's 18th birthday. Benefits are provided from the age of 18 for changes in eyesight resulting from illness and serious eye diseases
	Other medical aids (must be medically necessary and prescribed by a doctor)	In accordance with the list of medical aids and equipment
Spa treatments	Spa therapy prescribed by a doctor in a health spa recognised in Switzerland	10 CHF per day for up to 21 days, medical costs as per the applicable tariff
	Rest and recuperation therapy prescribed by a doctor in one of Sympany's recognised medical retreat facilities following an acute-care hospital stay	—
	Thermal baths, prescribed by a doctor	—
Medication	Medication prescribed by a doctor	According to the list of medicines and pharmaceutical specialities
Pregnancy[1]	Checkups	Necessary checkups and ultrasound examinations
	Prenatal and postnatal classes (courses run by midwives)	150 CHF for prenatal classes
	Domestic assistance following the birth	—
	Breastfeeding allowance	—
	Breastfeeding support	Three breastfeeding consultations
Care	Healthcare in recognised care homes	Treatment and care procedures as per the applicable tariff
	Home nursing care (Spitex), prescribed by a doctor and performed at home by recognised service providers	Treatment and care procedures as per the applicable tariff
	Domestic assistance, prescribed by a doctor	—
	Domestic assistance help for people looking after children, if prescribed by a doctor	—
Preventative treatment	Early detection of diseases	For specific risk groups (e.g. preventative treatment for skin, bowel and breast cancer screening)
	Vaccinations	As per the current Swiss vaccination plan (e.g. tetanus, measles, mumps, rubella etc.)
	Routine gynaecological examinations	The first two examinations to be performed yearly and every three years afterwards
	Checkups	—
	Fitness and promoting a healthy lifestyle	—
Hospital (Switzerland)	Urgent hospital treatments in recognised hospitals	Full assumption of costs in the general ward according to the cantonal hospital list in your area
	Choice of doctor	No free choice of doctor
	Hospital stay (room comfort)	Multiple occupancy room
	Inpatient rehabilitation	Full assumption of costs in the general ward according to the cantonal hospital list in your area
	Periods spent in a psychiatric clinic	Full assumption of costs in the general ward according to the cantonal hospital list in your area
	Rooming-in (The concurrent stay of one parent in the same room as their child or in accommodation outside of the hospital).[2]	—
Transport costs	Emergency transports to the doctor/hospital required for medical reasons Search, rescue and recovery costs Return transportation	50 %, up to 500 CHF per calendar year for transports required for medical reasons Rescue operations in Switzerland 50 %, up to 5000 CHF per calendar year (without return transports, search, rescue and recovery)
	Travel costs (subject to presentation of a doctor's prescription, e.g. for dialysis, chemotherapy or radiotherapy)	50 %, up to 500 CHF per calendar year for transport required for medical reasons
Dental treatment	Serious illnesses of the masticatory system and serious general illnesses	According to the dental tariff (SSO), tariff point value CHF 3.10
	Damage to teeth resulting from an accident	Full assumption of the resulting costs if accident cover is included in the basic insurance
	Corrective treatment for dental misalignment for children and young people aged 25 and under	—
	Checkups including X-rays for children and young people aged 25 and under	—
	Wisdom teeth extraction	—

Supplementary outpatient insurance

	plus **The ideal upgrade for basic insurance**			premium **For first-class outpatient benefits**		
Outpatient treatment	—			—		
Alternative medicine		**without natura**	**with natura**		**without natura**	**with natura**
	Recognised treatment methods according to the Sympany list[3]	50 % of the costs	80 % of the costs	Recognised treatment methods according to the Sympany list[3]	50 % of the costs	80 % of the costs
	Advanced treatment methods according to the Sympany list[3]	No assumption of costs	50 %, up to 1000 CHF per calendar year	Advanced treatment methods according to the Sympany list[3]	No assumption of costs	50 %, max. 2000 CHF per calendar year
	Natural remedies (phytotherapeutic, homeopathic, anthroposophic and oligotherapeutic remedies)	80 % of the costs	80 % of the costs	Natural remedies (phytotherapeutic, homeopathic, and anthroposophic and oligotherapeutic remedies)	80 % of the costs	80 % of the costs
	Total limit for alternative medicine	3000 CHF per calendar year	6000 CHF per calendar year	Total limit for alternative medicine	6000 CHF per calendar year	10,000 CHF per calendar year
Abroad	Full assumption of costs in addition to basic insurance			Full assumption of costs in addition to basic insurance		
	—			—		
	—			Costs for outpatient medical treatment abroad are covered (excess 300 CHF and 10 % deductible)		
Medical aids	Children aged 18 and below: up to 270 CHF per calendar year Adults: up to 270 CHF per three calendar years			Children aged 18 and below: up to 420 CHF per calendar year Adults: up to 420 CHF per three calendar years		
	50 %, up to 250 CHF per calendar year			50 %, max. 250 CHF per calendar year		
Spa treatments	—			—		
	—			—		
	50 %, up to 12 entrance tickets			50 %, up to 12 entrance tickets		
Medication	90 % unlimited for medication not covered by basic insurance and not excluded by Sympany			90 % unlimited for medication not covered by basic insurance and not excluded by Sympany		
Pregnancy[1]	—			—		
	Up to 200 CHF			Up to 200 CHF		
	—			—		
	250 CHF per child			250 CHF per child		
	—			—		
Care	—			—		
	—			—		
	—			—		
	—			—		
Preventative treatment	—			—		
	80 %, up to 220 CHF per calendar year			80 %, up to 220 CHF per calendar year		
	90 %, one examination per year (one every three years is covered by basic insurance)			90 %, one examination per year (one every three years is covered by basic insurance)		
	Up to 300 CHF per calendar year			Up to 600 CHF per calendar year		
	Get fit: max. 150 CHF per calendar year for nutrition counselling, smoking cessation, etc. Stay fit: max. 200 CHF per calendar year for fitness studio subscription, club sport, fitness and relaxation courses. Recognised sport disciplines, fitness centres and courses: www.sympany.ch/sports-contribution			Get fit: max. 250 CHF per calendar year for nutrition counselling, smoking cessation, etc. Stay fit: max. 300 CHF per calendar year for fitness studio subscription, club sport, fitness and relaxation courses. Recognised sport disciplines, fitness centres and courses: www.sympany.ch/sports-contribution		
Hospital (Switzerland)	—			—		
	—			—		
	—			—		
	—			—		
	—			—		
	—			—		
Transport costs	100 % of the costs (in addition to the basic insurance) Search operations: up to 100,000 CHF per calendar year			100 % of the costs (in addition to the basic insurance) Search operations: up to 100,000 CHF per calendar year		
	Up to 100 CHF per calendar year			Up to 400 CHF per calendar year		
Dental treatment	—			—		
	—			—		
	70 %, up to 10,000 CHF (two-year waiting period, unless an equivalent insurance policy is in place and at least one parent is insured with Sympany)			70 %, up to 15,000 CHF (two-year waiting period, unless an equivalent insurance policy is in place and at least one parent is insured with Sympany)		
	60 CHF per year			60 CHF per year		
	90 % of the costs			90 % of the costs		

Supplementary hospital insurance

	hospita general **Choose your own hospital anywhere in Switzerland**	**hospita flex** **Total flexibility in choosing your hospital and room**	**hospita semi-private** **Quiet and comfort in a two-bed room**
Outpatient treatment	—	—	—
Alternative medicine	—	—	—
Abroad	—	—	—
	Full assumption of costs in the insured ward in addition to the basic insurance	Full assumption of costs in the desired ward in addition to the basic insurance	Full assumption of costs in the insured ward in addition to the basic insurance
	—	—	—
Medical aids	—	—	—
	—	—	—
Spa treatments	10 CHF per day, up to 21 days per calendar year	20 CHF per day, up to 21 days per calendar year	20 CHF per day, up to 21 days per calendar year
	40 CHF per day, up to 21 days per case	70 CHF per day, up to 21 days per case	70 CHF per day, up to 21 days per case
	—	—	—
Medication	—	—	—
Pregnancy[1]	—	—	—
	—	—	—
	Hospital birth: up to 40 CHF per day, maximum of 560 CHF; home birth/outpatient birth: up to 60 CHF per day, maximum of 840 CHF	Hospital birth: up to 70 CHF per day, maximum of 980 CHF; home birth/outpatient birth: up to 105 CHF per day, maximum of 1470 CHF	Hospital birth: up to 70 CHF per day, maximum of 980 CHF; home birth/outpatient birth: up to 105 CHF per day, maximum of 1470 CHF
	—	—	—
	—	—	—
Care	—	—	—
	—	—	—
	20 CHF per day, up to 280 CHF per calendar year	35 CHF per day, up to 490 CHF per calendar year	35 CHF per day, up to 490 CHF per calendar year
	40 CHF per day, up to 560 CHF per calendar year	70 CHF per day, up to 980 CHF per calendar year	70 CHF per day, up to 980 CHF per calendar year
Preventative treatment	—	—	—
	—	—	—
	—	—	—
	—	—	—
	—	—	—
Hospital (Switzerland)	Full assumption of costs in the general ward, free choice of hospital anywhere in Switzerland	Full assumption of costs in the general, semi-private or private ward with cost participation depending on the ward and selected type of insurance, free choice of hospital throughout Switzerland; cost participation: **Option 1:** General: no cost contribution Semi-private: 25 %, up to 3000 CHF per calendar year[4] Private: no assumption of costs **Option 2:** General: no cost contribution Semi-private: 15 %, up to 1500 CHF per calendar year[4] Private: 25 %, up to 4500 CHF per calendar year[4] **Option 3:** General: no cost contribution Semi-private: no cost contribution Private: 20 %, up to 3000 CHF per calendar year[4]	Full assumption of costs in a semi-private ward, free choice of hospital throughout Switzerland
	No free choice of doctor	Free choice of doctor	Free choice of doctor
	Multiple occupancy room	As preferred, depending on the insurance type	Two-bed room
	Full assumption of the costs for the first 60 days outside your canton of residence	Costs assumed in full for the first 60 days within and outside your canton of residence. Fixed daily payments will be paid from day 61 to 180	Costs assumed in full for the first 60 days within and outside your canton of residence. Fixed daily payments will be paid from day 61 to 180
	Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180	Full assumption of the costs for the first 90 days Fixed daily payments will be paid from day 91 to 180	Full assumption of the costs for the first 90 days Fixed daily payments will be paid from day 91 to 180
	Up to 100 CHF per day	Up to 100 CHF per day	Up to 100 CHF per day
Transport costs	100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs	100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs	100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs
	—	—	—
Dental treatment	—	—	—
	—	—	—
	—	—	—
	—	—	—
	—	—	—

hospita private **Maximum comfort and privacy**	**hospita private accident** **The best accident care, anywhere in the world**	**hospita global** **International comfort and protection**
—	—	—
—	—	—
—	—	—
Full assumption of costs in the insured ward in addition to the basic insurance	Full assumption of costs in the insured ward in the event of an accident	Full assumption of costs in the insured ward in addition to the basic insurance
—	—	Full assumption of costs
—	—	—
—	—	—
30 CHF per day, up to 21 days per calendar year	30 CHF per day, up to 21 days per calendar year	40 CHF per day, up to 21 days per calendar year
90 CHF per day, up to 21 days per case	90 CHF per day, up to 21 days per case	110 CHF per day, up to 21 days per case
—	—	—
—	—	—
—	—	—
—	—	—
Hospital birth: up to 90 CHF per day, maximum of 1260 CHF; home birth/outpatient birth: up to CHF 135 per day, maximum of 1890 CHF	—	Hospital birth: up to 110 CHF per day, maximum of 1540 CHF; home birth/outpatient birth: up to 165 CHF per day, maximum of 2310 CHF
—	—	—
—	—	—
—	—	—
—	—	—
45 CHF per day, up to 630 CHF per calendar year	45 CHF per day, up to 630 CHF per calendar year	55 CHF per day, up to 770 CHF per calendar year
90 CHF per day, up to 1260 CHF per calendar year	90 CHF per day, up to 1260 CHF per calendar year	110 CHF per day, up to 1540 CHF per calendar year
—	—	—
—	—	—
—	—	—
—	—	—
—	—	—
Full assumption of costs in a private ward: free choice of hospital throughout Switzerland	For emergency treatment following an accident: Full assumption of costs in a private ward, free choice of hospital throughout Switzerland Treatment for injuries suffered in an accident: full assumption of the costs in a private ward, free choice of hospital across Switzerland	Full assumption of costs in a private ward, free choice of hospital worldwide
Free choice of doctor	Free choice of doctor	Free choice of doctor
Single room	Single room	Single room
Costs assumed in full for the first 60 days within and outside your canton of residence Fixed daily payments will be paid from day 61 to 180	Costs assumed in full for the first 60 days within and outside your canton of residence Fixed daily payments will be paid from day 61 to 180	Costs assumed in full for the first 60 days within and outside your canton of residence Fixed daily payments will be paid from day 61 to 180
Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180	—	Full assumption of costs for the first 90 days Fixed daily payments will be paid from day 91 to 180
Up to 100 CHF per day	Up to 100 CHF per day	Up to 100 CHF per day
100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs	100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs	100 % of the costs (in addition to basic insurance) Search operations: no assumption of costs
—	—	—
—	—	—
—	—	—
—	—	—
—	—	—
—	—	—

[4] From two persons with the same cover: Families pay a maximum annual cost contribution of:
Option 1: 3000 francs
Option 2: 4500 francs
Option 3: 3000 francs

[1] Waiting period for supplementary insurance benefits arising from treatments relating to pregnancy: 270 days prior to the due date
[2] www.sympany.ch/gip
[3] Before you are admitted to hospital, please find out whether and to what extent contributions are paid to the hospital and/or the non-resident doctor from hospita. www.sympany.ch/hospital-lists

Sympany. All the insurance you need

Sympany is the health insurance company known for its excellent service and benefits. You get exactly what you need. And you can rely on us, wherever you are in life.

This is what Sympany policyholders can count on

- Free swimming: under-25s can swim for free to around 90 open-air pools in Switzerland and southern Germany
- Receive money towards a gym subscription or membership of a sports club
- It is possible to take out basic and supplementary insurance for your baby before it is born. Supplementary insurance is free for the month of the birth.
- Customers attract customers: up to 100 francs for every successful referral
- Children aged three and under can be added to the supplementary **dental** insurance without the need for a medical examination
- 24-h emergency number (coordinates emergency/return transports, search and rescue etc.): +41 41 480 44 22

Further information is available at www.sympany.ch

Simply digital with mySympany

You can manage your health insurance online using the customer portal and the mySympany app. Try it now!

The benefits for you:

- **Stay on top of things**
  Manage your health insurance policies, your co-payment, your invoices and all documents
- **Make changes**
  Change contact details, payment details, deductible and accident cover, and switch doctor's practice
- **Submit invoices**
  Upload invoices or receipts or take photos of them with the app
- **Receive paperless documents**
  With email or push notifications
- **Direct contact with customer service**
  Write messages from mySympany
- **Show your digital insurance card**
  When seeing a doctor or buying medication in Switzerland
- **Better safe than sorry**
  Your data is fully protected thanks to a secure login and encrypted data transmission

Don't have a mySympany account yet? Download the app on your smartphone now or sign up at **my.sympany.ch**

Download on the App Store

GET IT ON Google Play

Legal information:

- This benefit overview is designed to allow you to compare benefits easily. Only the law, General Terms and Conditions of Insurance (GTC) and supplementary provisions are exclusively decisive in determining the exact scope of benefits.
- Sympany Versicherungen AG reserves the right to amend the conditions and discount rates at any time subject to the periods of notice.
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