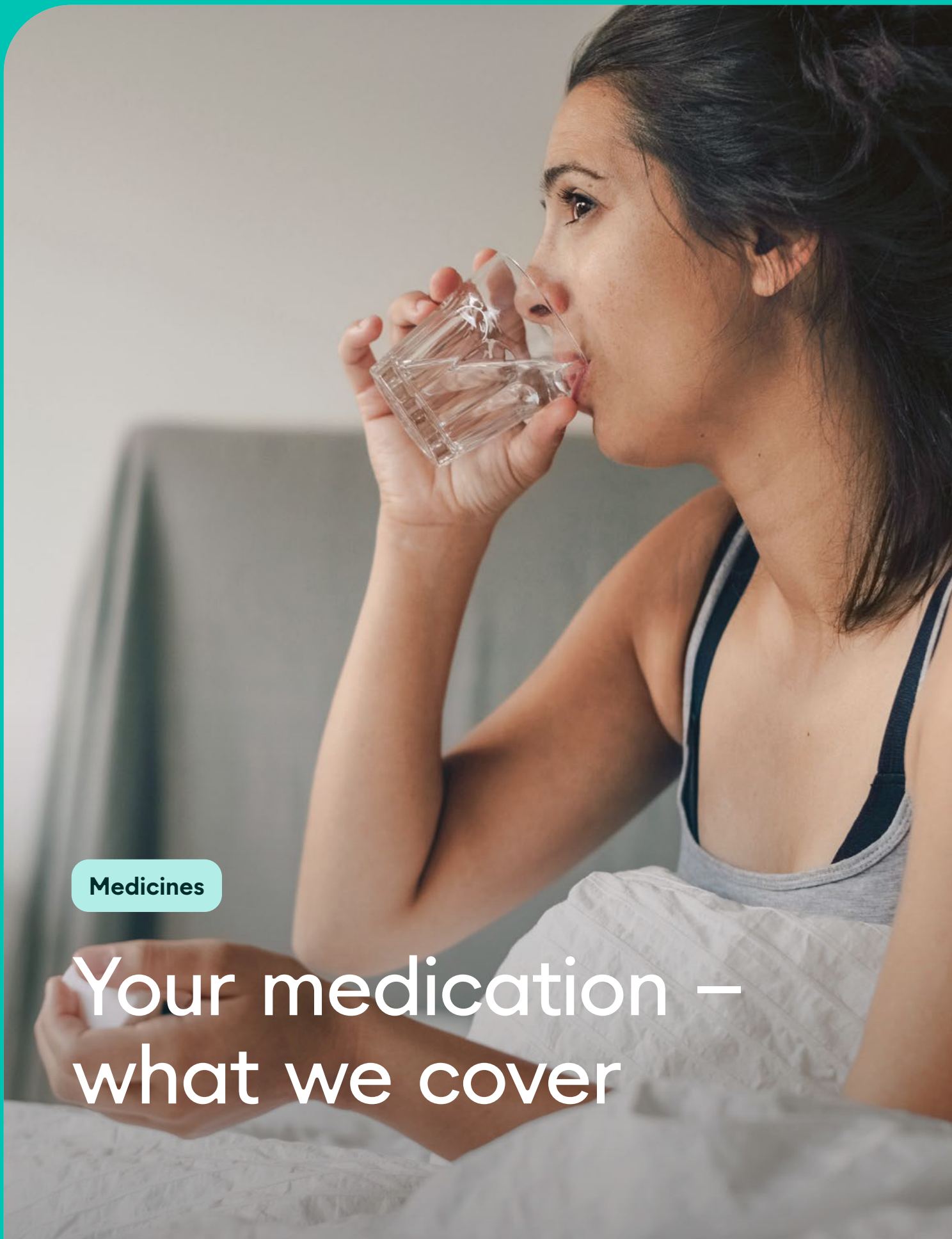
SWICA



Medicines

Your medication – what we cover

How do we define medication?

Medication includes all medicinal products that are registered with Swissmedic or produced in accordance with the provisions of the medicine list with rates and are prescribed by a doctor.

What medicines do we cover under basic insurance?

We cover medicines under statutory basic healthcare insurance if a doctor prescribes them, they are on the special medicines list and used within the limits of the given indication, or they have been produced in accordance with a doctor's prescription.

Many products approved by Swissmedic do not appear in the special medicines list of the Federal Office of Public Health (off-list products) and are therefore not covered under statutory basic insurance. We cover these medications under our Completa Top and Completa Forte supplementary insurance plans when they are used for the given indication.

Which medicines do we cover under Completa Top and Completa Forte?

- We cover the costs of medically indicated products that are prescribed or dispensed by a doctor and do not appear on the negative list.
- We contribute towards the cost of homeopathic, phytotherapeutic and anthroposophic medications, provided that they have been prescribed or dispensed by a doctor or therapist we recognise who specialises in the relevant therapy. The products in question must be registered with Swissmedic and may not appear on the negative list.

What is the negative list?

Our negative list includes:

- LPPV products (a list of pharmaceutical products with special uses). This list is compiled by the Local Person Responsible for Pharmacovigilance (LPPV) group which is made up equally of representatives of pharmacists and health insurers.
- Preparations not registered with Swissmedic
- Food supplements
- Active ingredients or preparations that are used for preventing illnesses, are cosmetics, are used for sexual stimulation, are supposed to help with weight loss, as well as preparations and active ingredients that are subject to the provisions of the Swiss Food Ordinance (not registered with Swissmedic but approved by the Federal Office of Public Health)
- Products that are covered only conditionally under mandatory health insurance and/or in limited quantities

Where can I get more information about cover for medicines?

Please contact SWICA Customer Service 24/7 for questions about which costs are covered. You will find the phone number on your Service Card or insurance policy. For more information, please also visit: **swica.ch/medication**

063e / online / 8.2025