

SWICA

Customer
satisfaction

No.1

swica.ch/no-1

A photograph of a young woman with curly brown hair, smiling and looking to her right. She is wearing a tan jacket over a dark green t-shirt and has a purple backpack. Behind her, a man with dark hair, wearing an orange t-shirt and a black backpack, is also smiling and looking down at something in his hands. They are in a grassy field with mountains in the background.

Your satisfaction.
That is our priority.

How to optimise your premiums

At SWICA, you receive superior service and excellent value for money. You also have options for actively managing your premiums. More information is available at: [swica.ch/optimize](https://www.swica.ch/optimize)

Optimise basic insurance

Selectable excess

SWICA rewards personal responsibility. The higher your excess, the greater the discount on your premiums.

Annual excess	Max. discount on premiums ¹
CHF 300	–
CHF 500	CHF 140
CHF 1000	CHF 490
CHF 1500	CHF 840
CHF 2000	CHF 1190
CHF 2500	CHF 1540

Discounts for children and young adults

- Young adults (19–25): 25% discount³
- Children (0–18): 75% discount³
- From 3rd child: 89% discount³

Favorit plans

Favorit plans

Depending on your canton and region, you can save up to 23% on the standard premium by choosing a Favorit plan.

Favorit plan	Discount on premiums ²
Favorit Telmed	1% to 17%
Favorit Medica	0% to 11%
Favorit Casa	4% to 16%
Favorit Multichoice	7% to 23%
Favorit Santé	8% to 22%
Favorit Medpharm	4% to 23%
Favorit Bestcare	0% to 17%
Favorit Start ⁴	0% to 23%

¹ Maximum discount on premiums in accordance with the Health Insurance Ordinance (KVV)

² For details on discounts and sample quotes with the minimum and maximum discounts, go to: [swica.ch/premium-discount](https://www.swica.ch/premium-discount)

To calculate the discount on your premiums in just a few clicks, you can use our online premium calculator at any time: [swica.ch/calculate](https://www.swica.ch/calculate)

³ On the standard adult premium

⁴ The Favorit Start plan will be rolled out in selected premium regions in early 2027. If you have any health complaints, you should use the digital SymptomCheck from Benecura first. It will help you assess your symptoms and tell you what to do next. For more information, go to: [swica.ch/start](https://www.swica.ch/start)

Optimise supplementary insurance

Co-payments for hospitalisation insurance

Premiums can be reduced by between 15% and 64.6% depending on the selected co-payment option.

Hospitalisation insurance	Discount on premiums
Hospita, CHF 1000 excess	15 %
Hospita, CHF 2000 excess	35 %
Hospita, CHF 5000 excess	50 %
Hospita Flex Semi-Private	59.6 %
Hospita Flex Private	64.6 %

For customers born in 1976: switch from an age-based rate to a rate based on age at enrolment

Do you have hospitalisation cover with SWICA, and are you turning 50 this year? If so, then on 1 January 2027 we will automatically switch you from an age-based rate to a rate based on your age at enrolment. This switch rewards your customer loyalty and precludes any future age-related increases.

Save money on your premiums with Benevita

Take part in the Benevita bonus programme, and by opting for active and healthy choices in your everyday life, you can lower your premiums for the Completa Top, Completa Forte and Hospita (excludes General) supplementary insurance plans.

Find out more at: swica.ch/benevita



Good to know

Changing your insurer upon reaching adulthood

Insured persons who have reached adulthood or who will do so this year may switch to a different insurer as of the end of the calendar year, provided they do not owe any outstanding amounts or only owe amounts that relate to the time when they were minors.

Charges and fees

Regularly check that your address, phone number, email address and bank details are up to date. This will allow for smooth payment processing and help you avoid unnecessary fees for repayments. If possible, use electronic payment methods, as payments at the post office incur fees that the insurance customer must pay. For easier payments: swica.ch/paying-premiums

Group insurance contracts

If your situation has changed because you are no longer employed with your previous company or you have discontinued your association membership, you are obliged to inform us of the change by 17:00 on Thursday, 31 December 2026. Changes can be made via the mySWICA app or at: swica.ch/contact

A seamless customer experience with the mySWICA app

For earlier access and a seamless digital customer experience, newly insured individuals can create their SWICA account after receiving their confirmation of enrolment and utilise the mySWICA app before their insurance commences. For more information, visit: swica.ch/myswica



Credit from environmental levies

In 2027, you will receive a refund of 57 francs from the proceeds of environmental levies.

For more information: swica.ch/policy-enclosures



Contribution to health promotion in Switzerland

Your annual premium includes a mandatory contribution to the Stiftung Gesundheitsförderung Schweiz (Swiss Foundation for the Promotion of Health) in the amount of 4.80 francs. Find out more at: swica.ch/policy-enclosures



Please note these deadlines

Basic insurance

- All changes: by 17:00 on Monday, 30 November 2026
- Exception: for an excess increase, by 17:00 on Thursday, 31 December 2026

Supplementary insurance

- For changes to premiums: by 17:00 on Thursday, 31 December 2026
- If there are no changes to premiums: by 17:00 on Wednesday, 30 September 2026, effective as of the end of the calendar year

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
- Dictionary of medicine and medications
- Secure transmission of your photos and medical documents

swica.ch/benecura



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