



Hospital top-up insurance

Enjoy free choice of hospital and comfort tailored to your needs

Decide for yourself which hospital you're treated in and how much privacy you'd like.

We're also
happy to advise
you in person

Key points at a glance

Compulsory basic insurance only covers a stay in the general ward of an accredited Swiss hospital (except in emergencies). For hospital treatment outside the canton of residence, these insurance policies refund no more than the rate applicable at the patient's place of residence. With our hospital top-up insurance, you benefit from attractive services in addition to basic insurance. This leaves you free to choose both the hospital and the level of comfort required during your stay there. It saves you potential extra costs and guarantees excellent service.

For further details on hospital top-up insurance, see: visana.ch/spital

Your benefits at a glance

- Free choice of hospital throughout Switzerland
- Free choice of physician in hospital
- Comfortable stay in a single or two-bed room
- Attractive discounts for families: 50 % discount on top-up insurance for more than one child
- Rooming-in, accommodation and meals for a parent or child
- Contributions towards convalescence treatment and balneotherapy
- Travel insurance included
- Benefit from a second medical opinion
- Transparent information on additional benefits per hospital in the clinic catalogue



Our hospital top-up insurance

Hospital general

- Access to all Swiss acute care hospitals

Hospital flexible choice

(hospital Flex 2/4, hospital Flex 4/8, hospital Flex Plus, Flex semiprivate and Flex private)

- Maximum flexibility when selecting the level of hospital comfort
- Free choice of ward (general, semi-private, private) before each hospital admission
- Option of upgrading to a semi-private or private ward with co-payment

Hospital semiprivate

- Free choice of physician and hospital throughout Switzerland
- The extra comfort of a two-bed room

Hospital private

- Free choice of physician and hospital throughout Switzerland
- Privacy in a single room in the private ward
- Worldwide comprehensive cost coverage in emergencies

Insured person's co-payment per calendar year

Ward selected at admission to hospital	Hospital general	Hospital Flex 2/4	Hospital Flex 4/8	Hospital Flex Plus	Hospital semiprivate	Hospital private	Flex semiprivate	Flex private
General ward	none	none	none	none	none	none	none	none
Semi-private ward	50% of costs exceeding the CHI/OKP tariff, unlimited	Max. CHF 2000.–	Max. CHF 4000.–	Max. 20% up to CHF 2000.–	Possible: CHF 0.–, 1000.–, 2000.–, 5000.–, 10,000.–	50% of the arranged co-payment	Max. CHF 4000.–	Max. CHF 2000.–
Private ward	70% of costs exceeding the CHI/OKP tariff, unlimited	Max. CHF 4000.–	Max. CHF 8000.–	Max. 35% up to CHF 4000.–	100% of the arranged co-payment	Possible: CHF 0.–, 1000.–, 2000.–, 5000.–, 10,000.–	Max. CHF 8000.–	Max. CHF 4000.–
Capital to fund co-payment	No hospital capital	No hospital capital	No hospital capital	No hospital capital	No hospital capital	No hospital capital	CHF 4000.– ¹	CHF 4000.– ¹

¹No payout in the event of a hospital stay in connection with maternity.

Overview of benefits

	Hospital general	Hospital Flex (2/4; 4/8)	Hospital Flex Plus	Hospital semiprivate	Hospital private	Flex semiprivate Flex private
Free choice of physician		✓*	✓*	✓	✓	✓*
Free choice of hospital throughout Switzerland	✓	✓	✓	✓	✓	✓
Stay in single room					✓	
Stay in two-bed room				✓		
Stay in shared room	✓					
Level of room comfort freely selectable upon admission to hospital		✓	✓			✓
Travel insurance	✓	✓	✓	✓	✓	✓
Rooming-in	✓	✓	✓	✓	✓	✓
Fixed payment for outpatient birth			✓	✓	✓	
Balneotherapy and convalescence treatment	✓	✓	✓	✓	✓	✓
Insured capital						✓

* You only have free choice of physician if you choose semi-private or private ward.