



## 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). In the case of hospital stays outside the canton of residence in particular (in a so-called non-listed hospital), non-covered costs can be incurred. Our hospital top-up insurance closes this gap. 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](https://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
- ✓ Find the right specialist for complex treatments with our partner BetterDoc
- ✓ 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 year with hospital Flex

Ward selected at admission to hospital	Hospital Flex 2/4	Hospital Flex 4/8	Hospital Flex Plus	Flex semiprivate	Flex private
General ward	none	none	none	none	none
Semi-private ward	Max. CHF 2000.–	Max. CHF 4000.–	Max. 20 % up to CHF 2000.–	Max. CHF 4000.–	Max. CHF 2000.–
Private ward	Max. CHF 4000.–	Max. CHF 8000.–	Max. 35 % up to CHF 4000.–	Max. CHF 8000.–	Max. CHF 4000.–
Capital to fund co-payment	No hospital capital	No hospital capital	No hospital capital	CHF 4000.– <sup>1</sup>	CHF 4000.– <sup>1</sup>

<sup>1</sup> No 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.

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