# Take care of yourself Get the best out of your health insurance with the services offered by Helsana Assurances.

## What treatments and what options?

#### Basic insurance

Mandatory insurance that guarantees access to treatment in the event of:

- Illness
- Accident
- Prevention
- Maternity

## Supplementary insurance

Optional coverage that is intended to cover treatments that are not reimbursed or only partly covered by basic insurance, such as:

- Outpatient treatment
- Inpatient treatment
- Vision care
- Dental treatment
- Legal protection
- Long-term care

## The benefits of being with Helsana



Flexibility: Innovative health insurance with various models to choose from



Satisfaction: Unrivalled value for money compared to our competitors.



Freedom to choose: Combinations of mandatory and supplementary insurance policies

Rewards for CA next bank and Helsana Assurances SA clients<sup>1</sup>

# Additional information: 4 key ways of saving money

## Change your excess

The higher the excess, the lower the premiums. By calculating the cost of your healthcare expenses, you can minimise what you pay.

## Choose an alternative model

Reduce your premiums by choosing an alternative insurance model such as personal follow-up by a family doctor or medical advice by telephone.

## Modify your options

Evaluate the types of supplementary insurance that suit you to adapt your cover according to your specific needs and budget.

## Eliminate duplication

Check what is covered by your employer's insurance and remove anything covered twice i.e. accident insurance.

1. Supplementary health only

Other conditions may be applied. For more information on fees and conditions, please refer to the 'Service Rates' brochure, which can be downloaded from our website: www.ca-nextbank.ch or obtained from one of our branches. Promotional offers are not cumulative. The information contained in this publication is provided for guidance purposes only and cannot be considered as an offer, incentive or recommendation to purchase and/or sell products. Crédit Agricole next bank (Switzerland) SA reserves the right to adjust its fees, services and interest rates.



