

HEALTH INSURANCE · 2026

Your family's health cover, arranged.

Complete private-ward protection for all four, from arrival day.



PREPARED FOR

Reginaldo Ribeiro & Family

PREPARED BY

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DATE

2 July 2026

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A family of four, *relocating to Kappelen.*

The Ribeiro family – Reginaldo (born 1989), his wife (born 1991), and their two sons (born 2019 and 2022) – are relocating to Switzerland from Brazil, with an official arrival date of 1 August 2026. Their new home will be in Kappelen, in the canton of Bern.

As their move is being organised, you're handling the family's insurance arrangements on Reginaldo's behalf – which is why we spoke yesterday. Because everyone in Switzerland must hold compulsory basic health insurance (KVG) within three months of arrival, and because supplementary cover is best secured before any health questions become an obstacle, getting this in place now is exactly the right move.

The clear priority for the family is comprehensive, worry-free healthcare from the moment they land: strong basic cover for all four, and private-ward supplementary hospital insurance so they have access to the best clinics, single rooms, and free choice of specialist anywhere in Switzerland.

What mattered most to you.

In our call yesterday, you explained that you're managing the family's insurance set-up on Reginaldo's behalf as part of their relocation, and that the family wanted a single, well-considered recommendation rather than a long shortlist to sift through.

We talked through how the Swiss system splits into compulsory basic insurance (KVG) – identical benefits at every insurer – and voluntary supplementary insurance (VVG), where the real differences in comfort and choice lie. You confirmed the family's preference for premium care: private hospital cover, freedom to choose doctors and clinics, and good outpatient and complementary-medicine benefits for the whole family.

We also discussed timing – that cover should start exactly on 1 August 2026 to align with their arrival, and that securing the supplementary policies now, while the family is healthy, protects them against waiting periods and health-question hurdles later. I agreed to prepare a complete, costed plan for all four family members, which is what you have here.

Every choice made deliberately.

I evaluated the family's needs against three key criteria: the priority you stated (private hospital cover and choice of doctor), the practical realities of settling a family of four in a new country, and the cost-efficiency of cover that actually fits how you'll use it.

One insurer for the whole family

I placed all four family members with Helsana so their basic and supplementary cover sits under a single policy, with one point of contact and a 10% family discount applied across every supplementary product. This keeps administration simple for you and for the family — one insurer, one customer number, one set of paperwork.

Private-ward hospital cover

This was the family's clear priority. The HOSPITAL Private plan gives all four members a single room, unrestricted choice of doctor and hospital anywhere in Switzerland, and private maternity cover for the future — the highest tier of comfort and choice available. It also covers elective inpatient treatments abroad (worldwide) after prior cost approval by Helsana, important for an internationally mobile family.

Telemedicine basic model for the adults

For Reginaldo and his wife I selected the BeneFit PLUS Telemedicine basic model, which keeps the compulsory premium efficient while still giving full statutory benefits — you simply speak to a medical hotline first, which is a natural fit for a family settling into a new country.

Higher deductible on the adults, zero on the children

The adults carry a CHF 2,500 annual deductible to keep their basic premiums lower, which suits healthy adults; the two children sit at CHF 0 deductible so every visit for the boys is covered from the first franc — the right balance of cost and peace of mind for young children.

Rich supplementary benefits

COMPLETA and PRIMEO together add coverage abroad, medication, visual aids, transport, complementary medicine, free choice of doctor and medical check-ups — valuable for an internationally mobile family arriving from Brazil. PRIMEO also covers elective outpatient treatment worldwide upon prior cost approval by Helsana.

Orthodontics covered for the children

COMPLETA covers 75% of orthodontic treatment costs up to CHF 10,000 per year for both boys until age 20 — important coverage as they grow and develop.

Timing and health questions

Cover is set to begin 1 August 2026, exactly on arrival. Locking in the supplementary policies now, while the family is healthy, is the best way to secure acceptance and start the 365-day maternity waiting period clock early.

Side by side, line by line.

DETAIL

HELSANA – PRIVATE WARD

BASIC INSURANCE (KVG)

Basic model – adults

BeneFit PLUS Telemedicine

Full statutory benefits at an efficient premium; a quick call to a medical hotline guides first care – practical while settling in.

Basic model – children

BASIS Standard

Standard free-choice basic cover for both boys, with a CHF 0 deductible so care is covered from the first franc.

Deductible – adults

CHF 2,500 / year

The highest deductible keeps the adults' compulsory premium lower – sensible for healthy adults.

Deductible – children

CHF 0 / year

No deductible for the children means every visit for the boys is reimbursed immediately.

SUPPLEMENTARY (VVG)

Outpatient – COMPLETA

Included, all four members

Coverage abroad, medication, visual aids, transport, complementary medicine, prevention and legal expenses – broad everyday protection.

Dental – orthodontics (COMPLETA)

75% of costs, up to CHF 10,000 / year until age 20

COMPLETA covers orthodontic treatment for both boys, protecting their dental development as they grow.

Outpatient comfort – PRIMEO

Included, all four members

Free choice of doctor, comfort in outpatient partner clinics, innovations and medical check-ups – plus elective outpatient treatment worldwide upon prior cost approval by Helsana.

Hospital tier

HOSPITAL Private – one-bed room

Private ward across all of Switzerland with unrestricted choice of doctor and hospital – the family's stated priority. Also covers elective inpatient treatments abroad (worldwide) after prior cost approval by Helsana.

Geographic scope

All of Switzerland, plus worldwide coverage for elective care

The family can be treated at any Helsana-recognised clinic nationwide, and access elective inpatient treatment anywhere in the world with Helsana's prior cost approval.

Maternity (private ward)**Included · 365-day waiting period**

Private maternity cover for the future – the reason to start the waiting-period clock now.

Family discount**10% on all supplementary**

Applied because the whole family is insured together with one insurer.

All figures from your offer · CHF

Your monthly investment.

Here is the full monthly cost for all four family members, using the real figures from the Helsana application.

Reginaldo — per month	CHF 485
Wife — per month	CHF 571
Child One — per month	CHF 184
Child Two — per month	CHF 179


Whole family — per month

CHF 1,419

What each premium covers.

Here's the breakdown for each family member, so you can see exactly what Reginaldo and his wife pay, and what the two boys are covered for.

 Reginaldo Ribeiro BORN 1989 · POLICYHOLDER	CHF 485.15 / mo
Basic (KVG) — Telemedicine, CHF 2,500 deductible	CHF 359.35
COMPLETA (VVG)	CHF 51.85
PRIMEO (VVG)	CHF 13.10
HOSPITAL Private (VVG)	CHF 60.85
Total	CHF 485.15

 Wife Ribeiro BORN 1991 · SPOUSE	CHF 571.45 / mo
Basic (KVG) — Telemedicine, CHF 2,500 deductible	CHF 386.75
COMPLETA (VVG)	CHF 63.40
PRIMEO (VVG)	CHF 10.70
HOSPITAL Private (VVG)	CHF 110.60
Total	CHF 571.45

 Child One Ribeiro BORN 2019 · SON	CHF 183.75 / mo
Basic (KVG) — BASIS Standard, CHF 0 deductible	CHF 132.35
COMPLETA (VVG)	CHF 30.45
PRIMEO (VVG)	CHF 4.35
HOSPITAL Private (VVG)	CHF 16.60
Total	CHF 183.75



Child Two
Ribeiro

BORN 2022 · SON

CHF 178.70 / mo

Basic (KVG) — BASIS Standard, CHF 0 deductible	CHF 132.35
COMPLETA (VVG)	CHF 25.40
PRIMEO (VVG)	CHF 4.35
HOSPITAL Private (VVG)	CHF 16.60
Total	CHF 178.70

Three tiers, one right choice for you.

In Switzerland, hospital supplementary insurance comes in three tiers, each reflecting the room you stay in, your choice of doctor, and where you can be treated. Your choice shapes the comfort and freedom you have when you need hospital care.

GENERAL

A standard multi-bed ward, with the hospital's choice of available doctor. You're treated in public hospitals. This is the most economical tier and covers the essentials.

SEMI-PRIVATE

A two-bed room with greater choice of doctor (though subject to availability). You can access more clinics. A middle ground between economy and comfort.

RECOMMENDED FOR YOU

PRIVATE

A single private room, unrestricted choice of doctor and hospital anywhere in Switzerland — and worldwide for elective treatments with Helsana's prior cost approval. This is what your family has chosen: the highest comfort and complete freedom of choice. It also includes private maternity cover.

Why this plan, *for the Ribeiros.*

I chose this specific insurance because it directly answers what you told me the family wanted.

Private hospital cover for all four

You were clear that the family wants the best possible care from day one. Private ward gives them a single room, freedom to choose any Helsana-recognised specialist and hospital across Switzerland, and private maternity cover for the future. It also covers elective inpatient treatments abroad (worldwide) after prior cost approval by Helsana, which matters for a family with international ties.

Helsana as the single insurer

Placing the whole family together keeps everything under one roof — one customer number, one contact, and a 10% family discount on every supplementary policy — which makes life far simpler for you as the coordinator.

CHF 0 deductible for the two boys

Young children see the doctor often. A zero deductible means every visit for the boys is covered from the first franc, with no out-of-pocket threshold to reach first.

PRIMEO's worldwide outpatient coverage

For a family moving internationally, PRIMEO's coverage of elective outpatient treatment worldwide (after Helsana cost approval) is valuable protection if anyone needs treatment outside Switzerland.

COMPLETA's orthodontics cover

As the boys grow, orthodontic care may be needed. COMPLETA covers 75% of those costs up to CHF 10,000 per year until age 20, so dental development is fully supported.

Starting cover on 1 August 2026

Aligning the start date exactly with the family's arrival ensures they're fully covered from their first day — and starts the 365-day maternity waiting period as early as possible.

Helsana — complete private-ward protection.

This plan delivers exactly what we discussed: comprehensive, private-tier care for the whole family from the moment they arrive, all under one insurer for simplicity, with a 10% family discount applied throughout.

The adults carry a higher deductible to keep their basic premiums efficient, while the children sit at zero deductible for complete peace of mind. The private hospital cover — the family's clear priority — gives them single rooms, free choice of doctor and hospital across Switzerland, and private maternity cover, with the 365-day waiting period starting now so it's well behind them for the future.

COMPLETA and PRIMEO together provide rich supplementary benefits: coverage abroad, medication, visual aids, transport, complementary medicine, prevention, free choice of doctor, medical check-ups, and worldwide outpatient and inpatient coverage for elective treatments (both subject to Helsana's prior cost approval). Crucially, COMPLETA also covers 75% of orthodontic treatment for the boys up to age 20.

Because the supplementary policies involve health declarations and a waiting period, securing them now — while the family is healthy and ahead of the 1 August start — is the smart move. Once you're happy, I'll guide you through the signatures and handle the submission end to end.

MY RECOMMENDATION

I recommend Helsana for all four family members, with Private hospital cover, COMPLETA and PRIMEO supplementary insurance, and a CHF 2,500 deductible for the adults and CHF 0 for the children. This gives the family exactly what you asked for: the best possible care, unrestricted choice of doctor and hospital, and full peace of mind from arrival day.



Robert Kolar

Insurance Consultant · Expat Savvy

What happens next.

Here's what happens once you give me the green light — no pressure, and I'll handle the paperwork.

1 You give the green light

A quick call or message confirming you'd like to proceed. Questions first are always welcome.

2 I prepare the applications

I complete every form and send them to you to sign — nothing for you to chase.

3 Your cover is confirmed

Final premiums are confirmed by the insurer at application, and your cover starts as planned.

Call or message me.

Review this with Reginaldo, and whenever you're ready I'll walk you through the health declarations and signatures and submit everything to Helsana so the family is fully covered from 1 August 2026.

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Reply to this or book a short call and I'll take it from here.

Prepared by Robert Kolar, Expat Savvy, 2 July 2026. Figures are taken from the offers provided and may change; final premiums are confirmed by the insurer at application. Expat Savvy is a registered insurance intermediary (FINMA F01536402). This document is informational and not a binding offer.