

Pregnancy and birth – myFlex benefits at a glance.

This is where you will find useful information on insurance cover for pregnancy and birth.

Before the birth

		Premium	Balance	Economy
Benefits under basic insurance		Additional benefits under the supplementary insurance options myFlex Outpatient, Hospitalisation, and Alternative Insurance		
Medical check-ups (incl. laboratory costs)	Normal pregnancy: 7 check-ups High-risk pregnancy: check-up intervals as determined by doctor	Additional check-ups (myFlex Outpatient) 90 %, no limit to the amount	Additional check-ups (myFlex Outpatient) 90 %, no limit to the amount	Additional check-ups (myFlex Outpatient) 90 %, no limit to the amount
Check-ups by midwife	Normal pregnancy: 7 check-ups High-risk pregnancy: benefits as prescribed by doctor	Additional check-ups (myFlex Outpatient) 90 %, no limit to the amount	Additional check-ups (myFlex Outpatient) 90 %, no limit to the amount	Additional check-ups (myFlex Outpatient) 90 %, no limit to the amount
Ultrasound	Normal pregnancy: 2 check-ups High-risk pregnancy: check-up intervals as determined by doctor	Further examinations (myFlex Outpatient) 90 %, no limit to the amount	Further examinations (myFlex Outpatient) 90 %, no limit to the amount	Further examinations (myFlex Outpatient) 90 %, no limit to the amount
Compression stockings	2 pairs of medically prescribed compression stockings per year, amount as laid down in the aids and appliances list*	No benefits	No benefits	No benefits
Medication	Medically prescribed medication as laid down in the Specialty List and drug formulary, with tariffs*	Medically prescribed medication that is recognised in Switzerland (myFlex Outpatient) 90 %, no limit to the amount	Medically prescribed medication that is recognised in Switzerland (myFlex Outpatient) 90 %, no limit to the amount	Medically prescribed medication that is recognised in Switzerland (myFlex Outpatient) 90 %, no limit to the amount
Alternative medicine	Medical treatment with acupuncture, anthroposophic medicine, traditional Chinese medicine (TCM), classic homeopathy, and phytotherapy (from doctors with the corresponding training)	Recognised methods and remedies according to the CSS list*** (myFlex Alternative) 75 %, max. CHF 10,000	Recognised methods and remedies according to the CSS list*** (myFlex Alternative) 75 %, max. CHF 3,000	Recognised methods and remedies according to the CSS list*** (myFlex Alternative) 75 %, max. CHF 1,000
Antenatal preparation	CHF 150 (antenatal classes given by midwives and midwifery consultations)	Further benefits, such as antenatal exercise classes, antenatal courses (Health Account**) 50 %, max. CHF 700	Further benefits, such as antenatal exercise classes, antenatal courses (Health Account**) 50 %, max. CHF 500	Further benefits, such as antenatal exercise classes, antenatal courses (Health Account**) 50 %, max. CHF 300

Birth

		Premium	Balance	Economy
	Benefits under basic insurance	Additional benefits under the supplementary insurance options myFlex Outpatient, Hospitalisation, and Alternative Insurance		
Birth and obstetric support at home, in hospital or at a birth centre	Outpatient birth: costs of doctor, midwife, medication and aids Inpatient birth: general ward in a hospital or at a birth centre in accordance with the hospital list for the canton of residence	Outpatient birth at a birth centre or at home (myFlex Hospitalisation)	Outpatient birth at a birth centre or at home (myFlex Hospitalisation)	Outpatient birth at a birth centre or at home (myFlex Hospitalisation)
		CHF 2,000/birth	CHF 1,500/birth	CHF 1,000/birth
		Inpatient birth in a birth centre* (myFlex Hospitalisation)	Inpatient birth in a birth centre* (myFlex Hospitalisation)	Inpatient birth in a birth centre* (myFlex Hospitalisation)
		min. CHF 1,000/birth	min. CHF 1,000/birth	CHF 1,000/birth
		Inpatient birth in hospital (myFlex Hospitalisation)	Inpatient birth in hospital (myFlex Hospitalisation)	Inpatient birth in hospital (myFlex Hospitalisation)
		Free choice of doctor and ward co-payment as per policy	Free choice of doctor and ward co-payment as per policy	Free choice of doctor and ward co-payment as per policy
Birth abroad in an emergency (e.g. premature birth)	General ward (Up to twice the tariff in the canton of residence. In EU States, the provisions laid down in the Bilateral Agreements apply)	More private ward and free choice of doctor (myFlex Outpatient)	More private ward and free choice of doctor (myFlex Outpatient)	More private ward and free choice of doctor (myFlex Outpatient)
		Outpatient: 90 %, no limit to the amount Inpatient: no limit to the amount, co-payment as per policy	Outpatient: 90 %, no limit to the amount Inpatient: no limit to the amount, co-payment as per policy	Outpatient: 90 %, no limit to the amount Inpatient: no limit to the amount, co-payment as per policy
Birth abroad as elective treatment	Costs of the birth only in exceptional cases	More private ward and free choice of doctor (myFlex Hospitalisation Insurance)	More private ward and free choice of doctor (myFlex Hospitalisation Insurance)	More private ward and free choice of doctor (myFlex Hospitalisation Insurance)
		90 %, up to CHF 500,000	No benefits	No benefits
Attendance of family members (in Switzerland)	No benefits	Rooming-in (partner or an older child stays overnight in the mother's room) (myFlex Hospitalisation)	Rooming-in (partner or an older child stays overnight in the mother's room) (myFlex Hospitalisation)	Rooming-in (partner or an older child stays overnight in the mother's room) (myFlex Hospitalisation)
		For person accompanying the child or adult CHF 160/day, max. CHF 4,000	No benefits	No benefits

* provided it is not on the list of hospitals

After the birth

		Premium	Balance	Economy
	Benefits under basic insurance	Additional benefits under the supplementary insurance options myFlex Outpatient, Hospitalisation, and Alternative Insurance		
Check-ups	One medical examination between 6 and 10 weeks after the birth One examination by a midwife up to 10 weeks after the birth	No benefits	No benefits	No benefits
Hospital accommodation, initial examination and care costs for newborns	Benefits paid from the mother's insurance for healthy newborns immediately after the birth (lying-in)	Additional benefits to cover hospital accommodation and initial examination costs for newborns (myFlex Hospitalisation)	Additional benefits to cover hospital accommodation and initial examination costs for newborns (myFlex Hospitalisation)	Additional benefits to cover hospital accommodation and initial examination costs for newborns (myFlex Hospitalisation)
		Max. 60 days after the birth	Max. 30 days after the birth	Max. 10 days after the birth
		Care of a healthy newborn if mother is re-hospitalised (myFlex Hospitalisation)	Care of a healthy newborn if mother is re-hospitalised (myFlex Hospitalisation)	Care of a healthy newborn if mother is re-hospitalised (myFlex Hospitalisation)
		All costs for up to 10 weeks after the birth	Up to 10 weeks after the birth, max CHF 100/day	No benefits
Outpatient lying-in care	Examinations and treatment by midwives. After a home or outpatient birth, following discharge from the hospital or birth centre: payment for nursing care provided by midwives or nursing staff with the relevant additional training.	No benefits	No benefits	No benefits
Home help	No benefits	Care and help at home (myFlex Outpatient)	Care and help at home (myFlex Outpatient)	Care and help at home (myFlex Outpatient)
		CHF 100/day, max. CHF 4,000	CHF 50/day, max. CHF 2,000	No benefits
Breastfeeding benefit	No benefits	Evidence of having breastfed for at least 30 days (myFlex Outpatient)	Evidence of having breastfed for at least 30 days (myFlex Outpatient)	Evidence of having breastfed for at least 30 days (myFlex Outpatient)
		CHF 200 per child****	CHF 200 per child****	CHF 200 per child****
Breastfeeding	3 sessions of breastfeeding advice from midwives or carers with the relevant training Breastfeeding compresses as laid down in the aids and appliances list*, with doctor's prescription	Additional breast-feeding advice (Health Account**)	Additional breast-feeding advice (Health Account**)	Additional breast-feeding advice (Health Account**)
		50 %, max. CHF 700	50 %, max. CHF 500	50 %, max. CHF 300
Breast pump	Hand-operated: purchase Electrical: rental as laid down in the aids and appliances list*, with doctor's prescription	No benefits	No benefits	No benefits
Courses	No benefits	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, «Toddler Emergency» course, nutritional advice, etc.	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, «Toddler Emergency» course, nutritional advice, etc.	Courses as per Health Account**, e.g. post-natal exercise classes, mother-and-baby swimming classes, infant care, baby massage, «Toddler Emergency» course, nutritional advice, etc.
		50 %, max. CHF 700	50 %, max. CHF 500	50 %, max. CHF 300

Benefits are paid per calendar year unless otherwise stated.

* The aids and appliances list (MiGel), the drug formulary with tariffs, and the Specialty List can be accessed at bag.admin.ch

** The Health Account can be accessed at css.ch/healthaccount

*** The list of alternative therapies can be found css.ch/myflex-alternative

**** Benefit if both mother and child have taken out myFlex Outpatient Insurance

Co-payment.

Basic insurance

No co-payment (deductible, retention fee, contribution to hospital costs) for maternity.

No co-payment is deducted for the costs of specific maternity benefits (antenatal check-ups, ultrasound examinations, birth and obstetric support, antenatal courses and breastfeeding advice). This also applies to all treatment costs incurred in diagnosing and treating an illness and its consequences from the 13th week of pregnancy until 8 weeks after the birth.

Supplementary insurance

deductibles and retention fees may apply, depending on the insurance product that has been chosen.

Newborn.

If you register your baby before they are born, you will not have to fill out a health declaration, and your newborn will be well insured right from birth. Your obligation to pay premiums does not start until the month of the birth, however. Put the right myFlex insurance package together for your newborn, and you will benefit from a family discount. Your agency will be pleased to advise you.

Insurance cover.

An addition to your family marks a new phase of your life and changes what you need from your insurance.

As the following examples show, it may be worth amending your insurance cover:

- You may wish to include accident risk in your basic insurance if you (temporarily) give up work (this is not necessary during the statutory maternity leave period).
- Financial risks associated with an accident (e.g. modifications to your home necessitated by a disability, loss of parental income).

Questions about insurance

Your CSS agency is at your service:

css.ch/agency

Customer Service Center 0844 277 277

This information sheet is intended to give you a general overview of the insurance available and is in no way complete. The actual details of the various insurance plans offered can be found in the statutory provisions of the Federal Health Insurance Act (KVG), the Federal Insurance Contract Act (VVG), the General Insurance Conditions (AVB), and the Supplementary Conditions (ZB), which determine the obligation of the CSS to render services.

