



CSS

Insurance

Customer Information

Useful information for your stay abroad

Before the trip

Travel to EU or EFTA states

When travelling to EU or EFTA states, for your own security you require a European Health Insurance Card. **No additional proof of insurance is required.**

Anyone who has taken out basic insurance with CSS (mandatory healthcare insurance) will find the European Health Insurance Card on the back of their CSS insurance card. The card contains all the details required to obtain medical services in an EU or EFTA country. Should you require treatment, the European Health Insurance Card must be presented to the service provider (e.g. doctor, hospital). Any retention fees (in accordance with the provisions of the basic insurance of the country in question) must be paid directly.

In which countries is the European Health Insurance Card valid?

The European Health Insurance Card is valid in all European Union (EU) member states as well as in EFTA countries.



Please note

As the European Health Insurance Card only covers the benefits of the basic insurance of the country in question, it is worth taking out supplementary insurance* for any additional costs (e.g. hospitalisation in a private ward, personal assistance, etc.) that may arise.

Travel outside Europe

At most, the basic insurance will cover double the amount of costs that would have been reimbursed in Switzerland. In countries such as the USA, Australia, Canada, New Zealand or Japan, medical costs can be very expensive. Relatively high costs should also be expected in Africa or Latin America. In these countries, travellers often prefer the better care offered by private hospitals because the public hospitals are not of the same standard as in Switzerland. To ensure you are fully covered in such cases, taking out supplementary insurance* is recommended.

Supplementary insurance (*)

We recommend that persons insured with us check their insurance cover before setting off on holiday or commencing their stay abroad. Our **myFlex** line of supplementary insurance provides comprehensive cover abroad. For insured persons with insufficient cover abroad, we recommend taking out our **Travel Insurance**, which is available either as annual insurance or for the duration of the planned stay abroad. You can find further details at www.css.ch/travel. If you have any further questions, arrange a personal consultation with your client advisor at your preferred CSS agency – www.css.ch/agency

Countries with visa and/or confirmation of insurance requirements

In addition to a visa, certain countries such as Cuba, Russia, Belarus and Iran also require proof of insurance. Information on visa requirements and contact addresses for further information are available at www.eda.admin.ch or from your travel agent. For countries that require proof of insurance, CSS will be happy to issue you with the relevant document on request.

Language course or school abroad

Generally, schools abroad each have their own requirements regarding proof of insurance. Ask your school or the organiser of your stay for further information. We will be happy to issue you with the relevant proof of insurance on this basis.

During or after the trip

What is important to remember if you have a medical emergency abroad?

Our Emergency Centre staff are here for you around the clock, seven days a week in the event of an emergency. Call +41 (0)58 277 77 77* for medical assistance.

The phone number for the Emergency Centre is printed on the front of your insurance card. Please carry your insurance card with you in your wallet at all times. It will help you in an emergency.

*Telephone charges vary according to provider

If you have already sought medical treatment abroad before calling the CSS/INTRAS Emergency Centre in advance, we will need certain documents and information to be able to help you quickly:

The refund process for your medical expenses abroad

<p>Step 1</p>	<p>Complete the «Questionnaire for incidents abroad» and send it to us along with all of the documents mentioned in Step 3. The questionnaire can be downloaded from www.css.ch/downloads. We will also send you the form by email or post on request. Please tell us the reason for treatment or your diagnosis to allow us to process your foreign invoices quickly.</p>
<p>Step 2</p>	<p>If you have had an accident, please also complete the Accident Notification Form. The form can be downloaded from www.css.ch/downloads.</p>
<p>Step 3</p>	<p>Send the completed forms (Step 1 and possibly also Step 2), together with all original invoices, to this address:</p> <p>CSS Insurance Service Centre P.O. Box 2550 6002 Lucerne</p> <p>Please note that the invoice must state all of the services that have been provided in one of Switzerland's national languages, or in English. If you did not automatically receive such an invoice, please request one from the service provider (doctor, hospital, etc.). Please also enclose proof of payment (credit card statements, receipts, etc.). As a backup, please make copies of all original documents before submitting them to us.</p>



Our tip

With the **myCSS client portal** you can get your money even quicker. Simply upload the necessary receipts on the **myCSS app** or on **my.css.ch** by following steps 1 to 3. Unlike what is mentioned in step 3, we kindly ask you to keep the original invoices. In some cases, we may also ask you to send them to us by post.

Register on **my.css.ch** still today.



Questions about insurance
Your CSS agency is at your service:

info@css.ch
www.css.ch/agency
Serviceline 0844 277 277