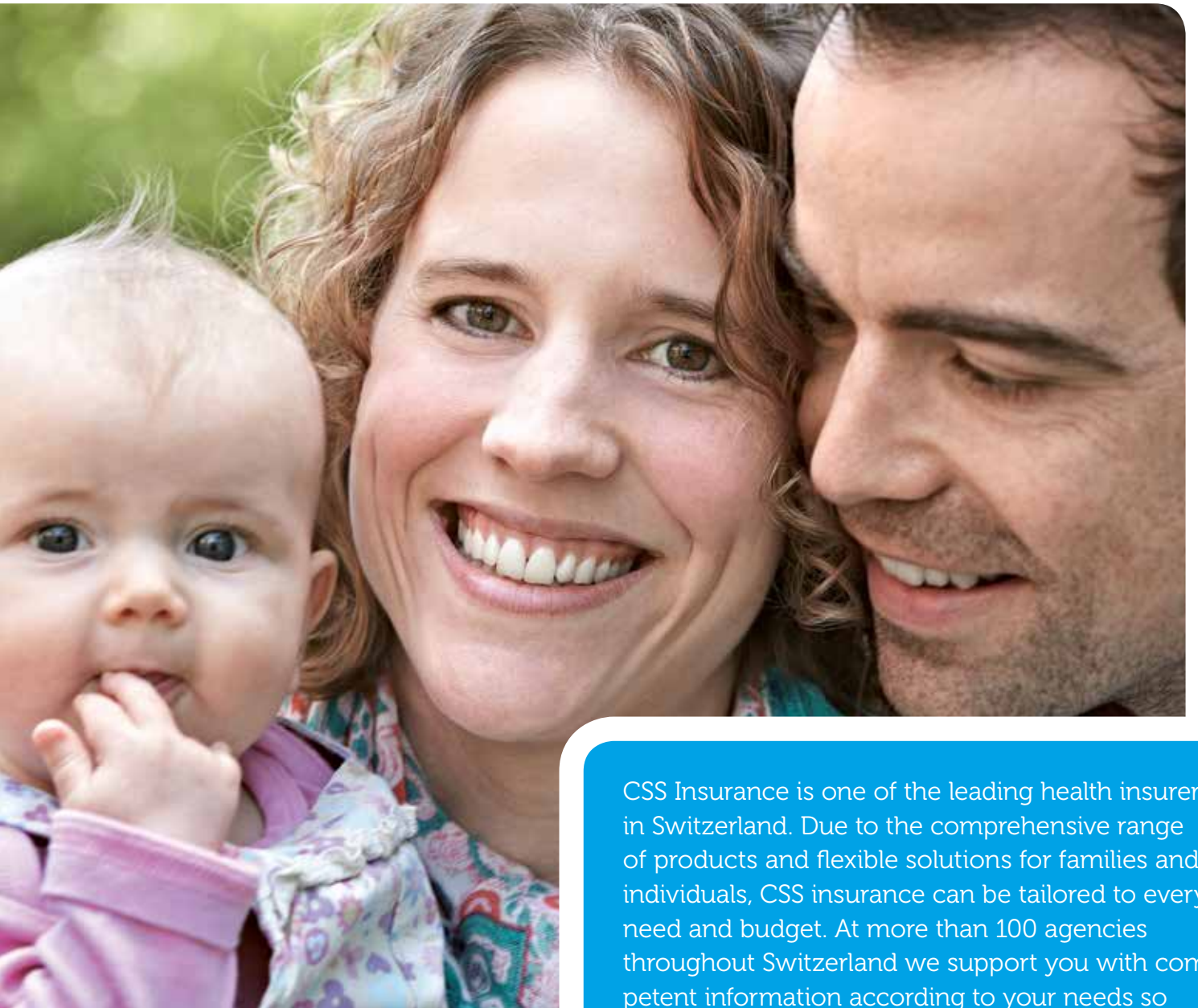


Insurance plans 2019. myFlex table of benefits.



CSS Insurance is one of the leading health insurers in Switzerland. Due to the comprehensive range of products and flexible solutions for families and individuals, CSS insurance can be tailored to every need and budget. At more than 100 agencies throughout Switzerland we support you with competent information according to your needs so you can put together an optimum insurance solution; we give advice **personalised for you.**

Personalised for you:
Get advice on 0844 277 277
www.css.ch

Your client portal at my.css.ch



Type of benefit	Additional benefit information	Mandatory healthcare insurance in accordance with the KVG
Outpatient treatment: Classical medicine	Costs covered for treatment by recognised doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists, ergotherapists, nurses and nursing auxiliaries	According to the tariff, in the whole of Switzerland
Hospitalisation (Switzerland)	Inpatient treatment in recognised hospitals	Cost coverage in the general ward according to the current cantonal hospital list
Abroad	Outpatient treatment in the event of an acute illness or medical emergency during temporary stays abroad	Max. twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU States as determined in the Bilateral Agreements
	Inpatient treatment in the event of acute medical emergencies during temporary stays abroad	General ward, max. twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU States as determined in the Bilateral Agreements
	Elective treatment: outpatient and inpatient	
Medication	Personal assistance	
	Medically prescribed medication	According to the list of generic medicine maintained by the Federal Office for Public Health (BAG), the drug formulary with tariff or the Speciality List
Spa treatments and recovery cures	Medically prescribed and in recognised facilities	Spa treatments*: CHF 10/day, max. 21 days/calendar year plus medical costs; recovery cures: medical costs in accordance with the KVG
Maternity	Check-ups and ultrasound examinations	8 check-ups 2 ultrasound examinations
	Antenatal courses	Max. CHF 150
	Outpatient birth	Same benefits as for cases of illness
	Inpatient birth	General ward in hospitals recognised by the KVG, according to the current cantonal hospital list
Vaccinations	Breastfeeding advice/Breastfeeding	Breastfeeding advice: max. 3 sessions
	Contribution to preventive and protective vaccinations	According to the Health Insurance Benefits Ordinance (KLV), art. 12
Health promotion/Prevention		According to the Health Insurance Benefits Ordinance (KLV), art. 12
Preventive gynaecological examination		Every 3 years old, according to the tariff, in the whole of Switzerland
Spectacle lenses /Contact lenses	For children and adults	CHF 180/calendar year up to the age of 18
Transport	Medically required transport	50%, max. CHF 500/calendar year
	Search and rescue costs	Rescue costs: 50%, max. CHF 5,000/calendar year (Switzerland)
	Repatriation	
Care at home and home help	Medically prescribed treatment and nursing care at home provided by recognised service providers and home helps	Treatment and nursing care according to the tariff at place of residence
Aids	Medically necessary and prescribed by a doctor	In accordance with aids and appliances list
Dental treatment	Dental accidents, disease of the masticatory system	According to Arts. 17–19a of the Health Insurance Benefits Ordinance (dental accident only if accident cover included)
	Cost of dental treatment up to the age of 18	
	Correction of malpositioned teeth up to the age of 20	
	Removal of wisdom teeth from the age of 19	
Hazardous activities		
Rooming-in	Cost of accommodation for an accompanying person	
Psychotherapy		Cost coverage for psychotherapy with a doctor
Inpatient rehabilitation	Inpatient rehabilitation in recognised hospitals throughout Switzerland	General ward in hospitals authorised to provide services under the KVG, according to the current cantonal hospital list
Legal expenses insurance for patients Legal expenses insurance while abroad (Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)	In Europe/Outside Europe	

myFlex Outpatient Insurance Economy

myFlex Outpatient Insurance Balance

myFlex Outpatient Insurance Premium

90%, no limit to the amount

90%, no limit to the amount

90%, no limit to the amount

No limit to the amount, worldwide

No limit to the amount, worldwide

No limit to the amount, worldwide

Insured

Insured

Insured

90%, no limit to the amount

90%, no limit to the amount

90%, no limit to the amount

Ultrasound examinations and check-ups:
90%, no limit to the amount

Ultrasound examinations and check-ups:
90%, no limit to the amount

Ultrasound examinations and check-ups:
90%, no limit to the amount

See section on Health Account and
Health Account Bonus

See section on Health Account and
Health Account Bonus

See section on Health Account and
Health Account Bonus

90%, no limit to the amount

90%, no limit to the amount

90%, no limit to the amount

Breastfeeding: CHF 200/child

Breastfeeding: CHF 200/child

Breastfeeding: CHF 200/child

90%, max. CHF 100/calendar year
(according to CSS list)

90%, no limit to the amount
(according to CSS list)

90%, no limit to the amount
(according to CSS list)

See section on Health Account and
Health Account Bonus

See section on Health Account and
Health Account Bonus

See section on Health Account and
Health Account Bonus

90%, no limit to the amount

90%, no limit to the amount

90%, no limit to the amount

No limit to the amount, worldwide

No limit to the amount, worldwide

No limit to the amount, worldwide

CHF 100,000/case,
worldwide

CHF 150/case, up to the age of 18
CHF 150/calendar year, from the age of 19

CHF 300/case, up to the age of 18
CHF 300/calendar year, from the age of 19

No limit to the amount, worldwide

No limit to the amount, worldwide

No limit to the amount, worldwide

90%, max. CHF 500/calendar year

Max. CHF 50/day,
max. CHF 2,000/calendar year

Max. CHF 100/day, max. CHF 4,000/calendar
year. Care at home by family members: CHF 20/
day, max. CHF 2,000/calendar year

90%, max. CHF 500/calendar year

90%, max. CHF 1,000/calendar year

90%, max. CHF 2,000/calendar year

50%, max. CHF 1,000/calendar year

50%, max. CHF 2,000/calendar year

50%, max. CHF 12,000/calendar year

50%, no limit to the amount

50%, max. CHF 1,000/calendar year

50%, max. CHF 2,000/calendar year

Max. CHF 250,000/calendar year

75%, max. CHF 1,000/calendar year by
psychotherapists recognised by CSS

75%, max. CHF 3,000/calendar year by
psychotherapists recognised by CSS

Max. CHF 250,000 per case in Europe;
max. CHF 50,000 per case outside Europe

Max. CHF 250,000 per case in Europe;
max. CHF 50,000 per case outside Europe

Max. CHF 250,000 per case in Europe;
max. CHF 50,000 per case outside Europe

myFlex Hospitalisation Insurance Economy

Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists). Ward can be chosen before admission. Co-payment per calendar year:
 Option 1: General ward: no co-payment
 Semi-private: 40%, max. CHF 8,000
 Private: 70%, max. CHF 14,000
 Option 2: General ward: no co-payment
 Semi-private: 20%, max. CHF 4,000
 Private: 35%, max. CHF 7,000

No limit to the amount, worldwide

In facilities recognised by CSS, max. CHF 20/day, max. CHF 500/calendar year

See section on Health Account and Health Account Bonus

Birth clinic or home birth: lump sum CHF 1,000 without substantiation of costs

Hospital: same benefits as for cases of illness
 Birth clinic: lump sum CHF 1,000

See section on Health Account and Health Account Bonus

In hospitals recognised by the KVG and CSS, max. 60 days/calendar year

myFlex Hospitalisation Insurance Balance

Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists). Ward can be chosen before admission. Co-payment per calendar year:
 Option 1: General ward: no co-payment
 Semi-private: 20%, max. CHF 2,000
 Private: 35%, max. CHF 4,000
 Option 2: General ward: no co-payment**
 Semi-private: no co-payment
 Private: 35%, max. CHF 2,000

No limit to the amount, worldwide

In facilities recognised by CSS, max. CHF 80/day, max. CHF 2,000/calendar year

See section on Health Account and Health Account Bonus

Birth clinic or home birth: lump sum CHF 1,500 without substantiation of costs

Hospital: same benefits as for cases of illness
 Birth clinic: receipted costs, at least CHF 1,000

See section on Health Account and Health Account Bonus

Max. CHF 80/day, max. CHF 2,000/calendar year for person accompanying a minor

In hospitals recognised by the KVG and CSS, max. 90 days/calendar year

myFlex Hospitalisation Insurance Premium

In all hospitals in Switzerland. Ward can be chosen before admission. Co-payment per calendar year:
 Option 1: General ward: no co-payment**
 Semi-private: no co-payment
 Private: 35%, max. CHF 2,000
 Option 2: General ward: no co-payment***
 Semi-private: no co-payment**
 Private: no co-payment

No limit to the amount, worldwide

Inpatient: max. CHF 500,000/calendar year, worldwide

In facilities recognised by CSS, max. CHF 160/day, max. CHF 4,000/calendar year

See section on Health Account and Health Account Bonus

Birth clinic or home birth: lump sum CHF 2,000 without substantiation of costs

Hospital: same benefits as for cases of illness
 Birth clinic: receipted costs, at least CHF 1,000

See section on Health Account and Health Account Bonus

Max. CHF 500,000/calendar year

Max. CHF 160/day, max. CHF 4,000/calendar year for person accompanying a child or an adult

In all hospitals, no limit to the amount

** In case of a period of hospitalisation of at least 4 days (3 nights) CSS Insurance refunds CHF 1,000 if this ward is chosen for the stay.

*** In case of a period of hospitalisation of at least 4 days (3 nights) CSS Insurance refunds CHF 2,000 if this ward is chosen for the stay.

Supplementary benefits.

Health Account and Health Account Bonus.

Condition Health Account A policy for myFlex Outpatient and myFlex Hospitalisation Insurance is required. The scope of benefits offered by the Health Account (Economy, Balance, Premium) depends on the level of myFlex Hospitalisation Insurance selected (Economy, Balance, Premium).

Condition Health Account Bonus A policy for myFlex Balance or Premium Hospitalisation Insurance is required as well as policies for myFlex Outpatient and Alternative Insurance and Death or Disability Insurance. Dental Care Insurance may be chosen instead of Alternative Insurance.

	Economy	Balance	Premium
Health Account			
Family Fitness (with myStep. Turns steps into a bonus. www.css.ch/mystep) Exercise Other courses	50%, max. CHF 300/calendar year (fitness, exercise, other courses, max. CHF 150 each)	50%, max. CHF 500/calendar year (fitness, exercise, other courses, max. CHF 250 each)	50%, max. CHF 500/calendar year (fitness, exercise, other courses, max. CHF 350 each)
CSS Check-up Carried out by a service provider determined by CSS Insurance		1 Balance check-up per 3 insured calendar years, 80% of costs covered, max. CHF 720	1 Premium check-up per 3 insured calendar years, 100% of costs covered, max. CHF 1,800
Health Account Bonus			
Sports associations Contributions for active membership of sports associations in Switzerland		50%, max. CHF 100 calendar year	50%, max. CHF 100 calendar year
Open air/indoor swimming pools Contributions to seasonal and annual subscriptions to public open air and indoor swimming pools in Switzerland			
myStep. Activity tracker (www.css.ch/mystep) Contribution to a myStep-compatible electronic activity tracker, with myStep synchronisation via the myCSS client portal		CHF 50 per 3 insured calendar years	CHF 50 per 3 insured calendar years

Further information about validity, offers and conditions can be found at www.css.ch/healthaccount

Amendments to offer: CSS can modify the offer unilaterally at any time.

Private Assistance.

Condition Premium cover for myFlex Outpatient and Hospitalisation Insurance taken out.

Premium support	Medical coach	Support benefits
Personal assistance and advice on all aspects of insurance, medical treatment, health care and nursing. Personal medical coach arrangement and coordination of support services in connection with a benefit case.	The personal medical coach provides support and assistance for the insured person's medical treatment, as necessary and desired, and enables efficient access to suitable specialists and hospitals.	Organisation of professional services such as childcare, pet care and housekeeping services during outpatient or inpatient medical treatment, including cost coverage (up to CHF 500/case and CHF 1,000/calendar year).

Further information about validity, offers and conditions can be found at www.css.ch/pa

Amendments to offer: CSS can modify the offer unilaterally at any time.

Upgrade option.

Change of category without health declaration If you include the Upgrade option, you are able to change to a higher category of myFlex Hospitalisation or Outpatient Insurance without a further medical examination: Economy to Balance or Balance to Premium.

Further supplementary insurance in accordance with the VVG.

myFlex Alternative Insurance.

Condition for benefits Service providers and complementary methods of treatment have to be recognised by CSS.

	Economy	Balance	Premium
Outpatient and inpatient treatment Complementary medical treatment including recognised and prescribed medication (excluding nursing, board and accommodation)	75%, max. CHF 1,000/calendar year	75%, max. CHF 3,000/calendar year	75%, max. CHF 10,000/calendar year
Of which treatment with limited cover Some methods such as medical and classical massage with a separate limit	75%, max. CHF 200/calendar year	75%, max. CHF 600/calendar year	75%, max. CHF 2,000/calendar year

Further information and the List of methods can be found at www.css.ch/myflex-alternative

Further supplementary insurance in accordance with the VVG.

Dental Care Insurance.

Scope of benefits	Overview of options			
<ul style="list-style-type: none"> Dental check-ups Treatment such as x-rays, fillings, extractions, dental hygiene Correction of malpositioned teeth Dental prosthetics such as crowns, pivot teeth, bars, bridges, partial or total dentures 	50%, max. CHF 1,000/ calendar year	75%, max. CHF 2,000/ calendar year excl. correction of malpositioned teeth	75%, max. CHF 3,000/ calendar year	75%, max. CHF 5,000/ calendar year CHF 500 deductible/ calendar year

Accidental Death or Disability Insurance.

- Scope of benefits**
- Death lump sum up to CHF 100,000
 - Disability lump sum up to CHF 1,050,000 (incl. progression)
 - Progression of the disability lump sum up to 350 %

Illness-Related Death or Disability Insurance.

- Scope of benefits**
- Death lump sum up to CHF 100,000
 - Disability lump sum up to CHF 300,000
 - Payment from a degree of disability of 25% upwards (Risk carrier: Helvetia Swiss Life Insurance Company Ltd)

Medical Costs Insurance for Accidents.

- Scope of benefits**
- Free choice of doctor and hospital
 - Hospitalisation in a one or two-bed room
 - Cost of transport and rescue operations unlimited
 - Cost of search operations up to CHF 20,000 per insured person or up to CHF 40,000 per incident
 - Home care and home help
 - Worldwide cover

Travel Insurance.

- Scope of benefits**
- Insurance cover abroad and when travelling.
 - Insurance packages with a variety of options
 - Choose to cover individual risks
 - Select an insurance term that suits you
 - Take insurance out online at www.css.ch/travel, or at the CSS Agency near you

Individual Daily Indemnity Insurance in accordance with the VVG.

- Scope of benefits**
- For employees and the self-employed
 - Illness, accident, maternity
 - Daily indemnity of CHF 10 up to the salary subject to AHV contributions
 - Benefit period max. 730 days (incl. waiting period)
 - Waiting periods: 3, 14, 30, 60, 90, 180, 360 days

Household Expenses Insurance.

- Scope of benefits**
- For people running a household
 - Illness, accident, maternity
 - Costs from CHF 10 up to max. CHF 100/day
 - Benefit period max. 365 days within 5 years (incl. waiting period)
 - Waiting periods: 7, 14, 21, 30 days

Daily Hospital Indemnity Insurance.

Scope of benefits	Benefit plan A	Benefit plan B	Benefit plan C	Benefit plan D	Benefit plan E
<ul style="list-style-type: none"> No proof of extra costs caused by accident or illness required Daily indemnity to be used at your discretion Claim for double benefits in the following cases: <ul style="list-style-type: none"> Admission to an intensive care unit Emergency hospitalisation while abroad Lump sum per birth (10 times the amount of the daily indemnity) 	CHF 150/day; CHF 4,500/month, max. CHF 216,000/ hospitalisation	CHF 250/day; CHF 7,500/month, max. CHF 360,000/ hospitalisation	CHF 350/day; CHF 10,500/month, max. CHF 504,000/ hospitalisation	CHF 50/day; CHF 1,500/month, max. CHF 72,000/ hospitalisation	CHF 100/day; CHF 3,000/month, max. CHF 144,000/ hospitalisation

Household Insurance.

- Scope of benefits**
- Personal liability insurance**
 - Personal injury, property damage and financial loss to third parties
 - Supplementary cover for drivers of third-party motor vehicles, benefit reduction waiver in the event of gross negligence, and other forms of cover
 - Household contents insurance**
 - Covers household contents against loss or damage by fire, natural hazards, earthquake, theft and water
 - Supplementary cover for simple theft elsewhere, physical household contents, glass breakage and credit card misuse
 - Buildings insurance**
 - Covers buildings against loss or damage by fire, natural hazards, earthquake and water
 - Cleanup and disposal costs
 - Trace and access costs
 - Supplementary cover for damage to buildings and loss of rental income

Private and Traffic Legal Expenses Insurance.

- Scope of benefits**
- Worldwide cover for individuals or multi-person households
 - Representation of interests by experienced lawyers or a lawyer of your choice up to max. CHF 600,000
 - In addition to personal legal protection insurance, cover can be taken out for other fields of law: Legal expenses insurance for patients, Internet legal expenses insurance, Bullying legal expenses insurance, Legal expenses insurance for other properties and Legal expenses insurance for landlords (Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)



CSS
Insurance

This brochure 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 Conditions of Insurance (AVB) and the Supplementary Conditions (ZB) which determine the obligation of CSS Group to render services.

All the details given in this brochure are valid for the current calendar year. We reserve the right to modify insurance plans next year.