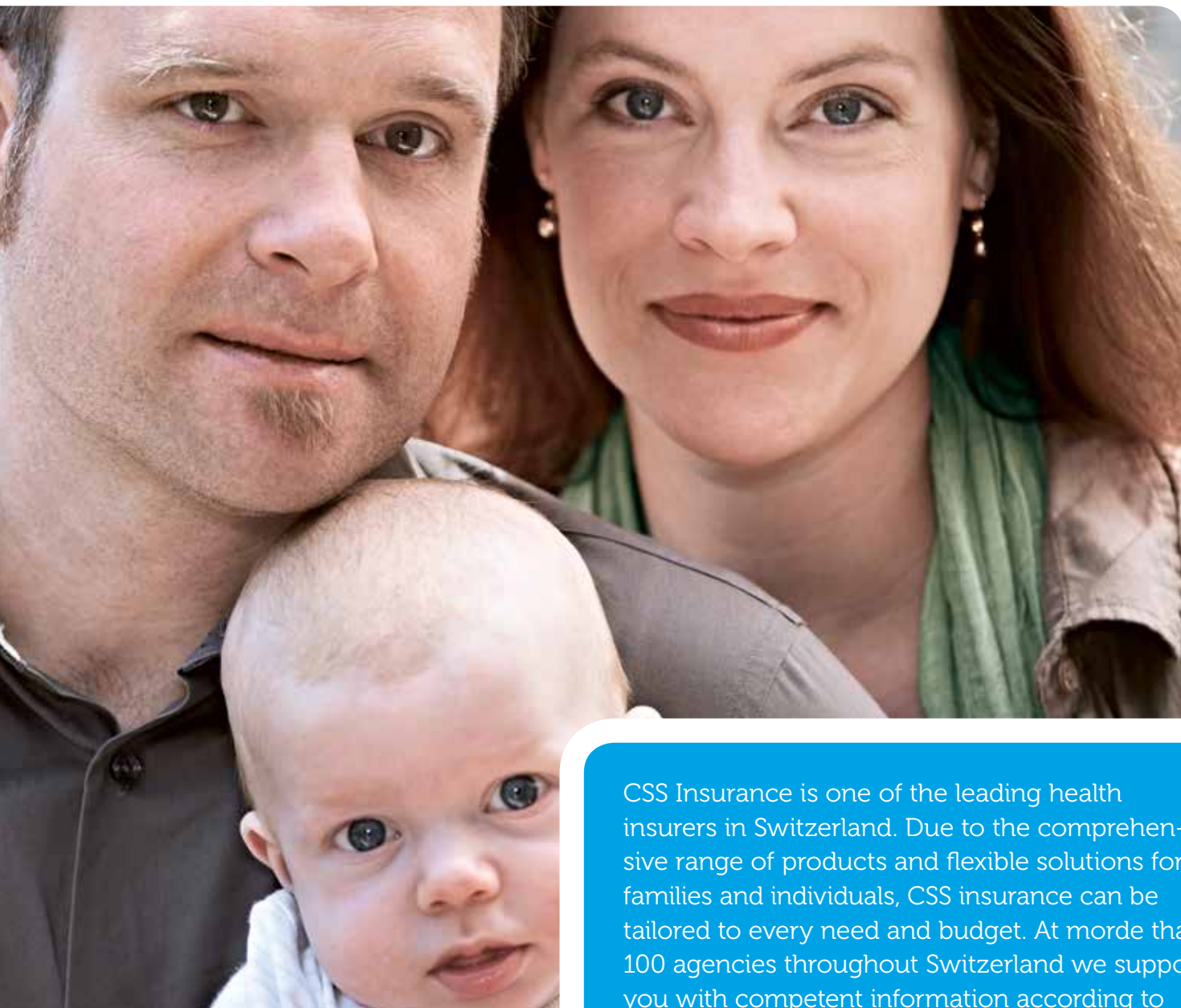


# Insurance plans. Table of benefits 2019.



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](http://www.css.ch)

Your client portal at [my.css.ch](http://my.css.ch)



## Type of benefit

## Mandatory Basic Insurance in accordance with the Federal Act on Health Insurance (KVG)

### Mandatory healthcare insurance (KVG)

Outpatient treatment: Classical medicine	Cost coverage according to the tariff, in the whole of Switzerland, for treatment by recognised doctors, chiropractors, dieticians, midwives, logopedists, physiotherapists, ergotherapists, nurses and nursing auxiliaries
Outpatient treatment: Alternative medicine	Acupuncture, anthroposophic medicine, treatment using preparations from Traditional Chinese Medicine (TCM), homeopathy and phytotherapy: Cost coverage according to the tariff, in the whole of Switzerland, for treatment by recognised doctors with an FMH qualification in the respective field of complementary medicine
Hospitalisation (Switzerland)	Cost coverage in the general ward according to the current cantonal hospital list
Voluntary benefits during hospitalisation	
Benefits while abroad	Cost coverage in the general ward in emergencies for outpatient or inpatient treatment, up to a maximum of twice the tariff of the canton of residence in Switzerland. Special conditions apply in EU States (incl. Iceland, the Principality of Liechtenstein and Norway) as determined in the Bilateral Agreements
Health promotion/Prevention	As stipulated in article 12 of the Health Insurance Benefits Ordinance
Medication	Medically prescribed medication on the list of generic medicine maintained by the Federal Office for Public Health (FOPH), the drug formulary with tariff or Specialty List
Spa treatments and recovery cures	Spa treatments**: CHF 10 per day, max. 21 days per year plus medical costs Recovery cures: only medical costs (KVG)
Maternity/Breastfeeding	8 check-ups, 2 ultrasound examinations for a normal pregnancy, birth in hospital or a birth centre, antenatal courses maximum CHF 150, maximum 3 sessions of breastfeeding advice
Sterilisation	
Ear correction	
Preventive gynaecological examinations	Every 3 years, according to the tariff in the whole of Switzerland
Medical prevention/Vaccinations	Contributions to preventive health measures in accordance with Art. 12 of the Health Insurance Benefits Ordinance, e.g. children's vaccinations
Spectacle lenses/Contact lenses	CHF 180/calendar year up to the age of 18
Transport and rescue costs	Transport: 50%, max. CHF 500 per calendar year Rescue costs: 50%, max. CHF 5,000 per calendar year (Switzerland)
Care at home/Care in a nursing home	Cost coverage for medically prescribed treatment and nursing care by recognised Spitex organisations at home or in nursing homes
Aids	Contributions to aids as determined in the legislation and in accordance with the aids and appliances list
Dental hygiene	
Dental treatment	Cost coverage in the case of severe jaw disease or if treatment becomes necessary because of a serious general illness. Cost coverage of primary treatment in case of accident (if accident cover included)
Correction of malpositioned teeth	
Psychotherapy	Cost coverage for psychotherapy with a doctor

KVG = Federal Health Insurance Act

\* Insured persons up to the age of 30 who have purchased Standard Insurance, Alternative Insurance and Emergency Insurance Option 1 from CSS will get a "Zoom" combination discount.

\*\* In recognised spas

\*\*\* 10% participation

\*\*\*\* 20% participation, CHF 300 deductible for adults

## Supplementary health insurance in accordance with the VVG

### CSS Standard Insurance\*

### Alternative Insurance 2001\*

	A maximum of CHF 10,000 per calendar year for alternative methods of treatment**** approved by CSS and carried out by service providers recognised by CSS
Cost coverage in the general ward of recognised hospitals throughout Switzerland (in accordance with the KVG and CSS hospital lists)	Same benefits as for outpatient treatment. In total for outpatient and inpatient treatment a maximum of CHF 10,000 per calendar year for alternative methods****
A maximum of CHF 30 per day for 14 days per calendar year to the cost of accommodation for a person accompanying a child insured with CSS in hospital. A maximum of CHF 100 per day to the cost of caring for a healthy newborn child insured with CSS if the mother is hospitalised within 10 weeks after the birth	
Worldwide cover in emergencies: outpatient***, inpatient treatment in the general ward up to a max. of three times the tariff at the canton of residence in Switzerland (incl. benefits from basic insurance). No limit to sum for 10 weeks (up to the age of 30)	
See section on Health Account and Health Account Bonus	See section on Health Account and Health Account Bonus
All medically prescribed and scientifically recognised medication (exceptions: medication on the "Specialty List" and the "List of pharmaceutical products for special application [LPPV])***	Herbal and homeopathic medicines as on the CSS list if the service provider is recognised by CSS to administer the specific form of treatment. A maximum of CHF 10,000 per calendar year for alternative treatment methods****
Cost coverage for ultrasound examinations and check-ups***, CHF 200 per child breastfeeding payment, comprehensive choice of courses and advice as part of the Health Account scheme	Comprehensive choice of courses and advice as part of the Health Account
Contribution to sterilisation as an outpatient or an inpatient	
Contribution to ear correction treatment up to the age of 18, outpatient or inpatient	
Preventive gynaecological examinations***	
See section on Health Account	See section on Health Account
CHF 250 for each pair of glasses up to the age of 18 CHF 250 within 3 calendar years from the age of 19	
Contribution to costs according to the CSS aids and appliances list	
50%, max. CHF 150 per calendar year from the age of 19 up to the age of 30	
50%, max. CHF 1,000 per calendar year up to age 18 50%, max. CHF 1,000 per calendar year to the cost of removal of wisdom teeth from age 19	
50%, of costs, max. CHF 12,000 to the age of 20	
CHF 40 per session for 20 sessions per calendar year for treatment of an illness by psychotherapists recognised by CSS	

## Supplementary hospital treatment insurance in accordance with the VVG

### CSS Standard Plus Insurance

### Semi-private or Private Hospitalisation Insurance

Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists). Free choice of doctor and hospital ward.

Co-payment per calendar year:

General ward: no co-payment  
Semi-private ward: 20%, max. CHF 4,000  
Private ward: 35%, max. CHF 7,000

A maximum of CHF 30 per day for 14 days per calendar year to the cost of accommodation for a person accompanying a child insured with CSS in hospital. A maximum of CHF 100 per day to the cost of caring for a healthy newborn child insured with CSS if the mother is rehospitalised within 10 weeks after the birth

Worldwide cover in emergencies: outpatient\*\*\*, inpatient in the general ward up to a maximum of three times the tariff in the home canton in Switzerland (incl. benefits from basic insurance), a percentage is paid in participation for the semi-private/private ward as in Switzerland

See section on Health Account and Health Account Bonus

All medically prescribed and scientifically recognised medication (exceptions: medication on the "Specialty List" and the "List of pharmaceutical products for special application [LPPV]")\*\*\*

Cost coverage for ultrasound examinations and check-ups\*\*\*, CHF 200 per child breastfeeding payment, comprehensive choice of courses and advice as part of the Health Account

Contribution for sterilisation as an outpatient or inpatient

Contribution for ear correction treatment up to the age of 18, outpatient or inpatient

Preventive gynecological examinations\*\*\*

See section on Health Account

CHF 200 for each pair of glasses up to the age of 18  
CHF 200 within 3 calendar years from the age of 19

Contribution to costs according to the CSS aids and appliances list

50%, max. CHF 1,000 per calendar year up to age 18  
50%, max. CHF 1,000 per calendar year to the cost of removal of wisdom teeth from age 19

50%, max. CHF 12,000 to the age of 20

CHF 40 per session for 20 sessions per calendar year for treatment of an illness by psychotherapists recognised by CSS

Cost coverage in recognised hospitals throughout Switzerland (according to the KVG and CSS hospital lists) in the insured ward, semi-private or private.

Further options:

Annual deductible for semi-private ward: CHF 1,000 or CHF 2,000  
Annual deductible for private ward: CHF 3,000 or CHF 4,000  
Semi-private ward of hospitals on the restricted hospital list

A maximum of CHF 30 per day for 14 days to the cost of accommodation for a person accompanying a child insured with CSS in hospital. A maximum of CHF 100 per day to the cost of caring for a healthy newborn child insured with CSS if the mother is rehospitalised within 10 weeks after the birth

Worldwide emergency cover equivalent to that at the place of residence in Switzerland (semi-private or private cover)

See section on Health Account and Health Account Bonus

Comprehensive choice of courses and advice as part of the Health Account

See section on Health Account

## Supplementary benefits.

# Health Account and Health Account Bonus: combine and profit.

The Health Account provides support for numerous health promotion and prevention measures. The Health Account Bonus offers significant added value as can be seen.

### Offer conditions.

<b>Health Account</b>	A policy is required for CSS Standard Insurance, CSS Standard Plus Insurance, Semi-private/Private Hospitalisation Insurance or Alternative Insurance. Both benefits and the maximum amount per calendar year may only be drawn once, even if a number of products are taken out that give entitlement to the Health Account.
<b>Health Account Bonus</b>	Insured persons with CSS Standard Insurance or CSS Standard Plus Insurance if they also have Emergency Insurance, Spa and Nursing Care Insurance, Alternativ 2001 Insurance and Death or Disability Insurance. Dental Care Insurance may be chosen instead of Alternative Insurance.

### Health Account.

Type and scope of benefits	
<b>Family:</b> Antenatal care, swimming for babies and infants, emergencies involving infants, etc.	
<b>Fitness:</b> myStep. Turns steps into a bonus ( <a href="http://www.css.ch/mystep">www.css.ch/mystep</a> ), fitness studio subscriptions, etc.	50%, max. CHF 500 per calendar year
<b>Exercise:</b> Back gymnastics, aqua-fit and aqua aerobics, pilates, etc.	(fitness, exercise, other courses, max. CHF 250 each)
<b>Other courses:</b> Stress management, stop smoking, autogenic training, yoga, preventive and protective vaccinations, medical health check-up, etc.	

### Health Account Bonus.

Type and scope of benefits	
<b>Sports associations:</b> Contributions for active membership of sports associations in Switzerland	
<b>Open air/indoor swimming pools:</b> Contributions to seasonal and annual subscriptions to public open air and indoor swimming pools in Switzerland.	50%, max. CHF 100 per calendar year
<b>myStep. Activity tracker (<a href="http://www.css.ch/mystep">www.css.ch/mystep</a>):</b> Contribution to a myStep-compatible electronic activity tracker, with myStep synchronisation via the myCSS client portal	CHF 50 per 3 insured calendar years

CSS can modify the offer as it sees fit at any time.

Further information about validity, offers and conditions can be found at [www.css.ch/healthaccount](http://www.css.ch/healthaccount)

## Further supplementary insurance in accordance with the VVG.

### 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)

### Legal expenses insurance for patients.

- Scope of benefits**
- Legal Protection Insurance for Patients offers comprehensive cover for legal disputes arising from medical negligence in the treatment of illnesses or consequences of accidents.

For each legal case, the costs specifically listed below are covered up to CHF 250,000 in Europe and CHF 50,000 outside Europe:

- Lawyers fees at the usual local rates
- Cost of expert appraisals ordered by the court or required by the insured's representative
- Court and procedural costs, as well as indemnities to cover counterparty costs
- Cost of collecting sums awarded to the insured.

(Risk carrier: Orion Legal Expenses Insurance Ltd., Basel)

## Further supplementary insurance in accordance with the VVG.

### Dental Care Insurance.

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

### Spa and Nursing Care Insurance.

**Condition for issuing the policy** Insurance policy for Hospitalisation Insurance, CSS Standard Insurance or CSS Standard Plus Insurance

**Condition for benefits** Medical prescription issued in advance

Scope of benefits	Option 1	Option 2	Option 3
<ul style="list-style-type: none"> <li>Contribution for:                             <ul style="list-style-type: none"> <li>Spa treatments</li> <li>Recovery cures after hospitalisation</li> <li>Home nursing and home help</li> </ul> </li> </ul>	max. CHF 80 per day, up to CHF 800 per calendar year	max. CHF 80 per day, up to CHF CHF 1,600 per calendar year	max. CHF 80 per day, up to CHF 2,400 per calendar year

### Emergency Insurance.

**Condition for issuing the policy** Insurance policy for Hospitalisation Insurance, CSS Standard Insurance or CSS Standard Plus Insurance

Scope of benefits	Option 1*	Option 2	Option 3
<ul style="list-style-type: none"> <li>Emergency transport to the nearest suitable hospital</li> </ul>	max. CHF 5,000 per incident	max. CHF 7,000 per incident	unlimited
<ul style="list-style-type: none"> <li>Transport costs to avoid or cut short periods of hospitalisation</li> </ul>	max. CHF 750 per calendar year	max. CHF 1,050 per calendar year	max. CHF 1,500 per calendar year
<ul style="list-style-type: none"> <li>Search and rescue operations</li> </ul>	max. CHF 50,000 per incident	max. CHF 70,000 per incident	max. CHF 100,000 per incident

\* Insured persons up to the age of 30 who have purchased Standard Insurance, Alternative Insurance and Emergency Insurance Option 1 from CSS will get a "Zoom" combination discount.

### Death or Disability Insurance

**Scope of benefits**

#### Accidental.

- 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 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.)

### 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

### Travel Insurance.

**Scope of benefits**

Travel Insurance offers comprehensive 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](http://www.css.ch/travel), or at the CSS Agency near you

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.



CSS  
Insurance